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# STATE OF CONNECTICUT,

JANUARY SESSION, 1887.

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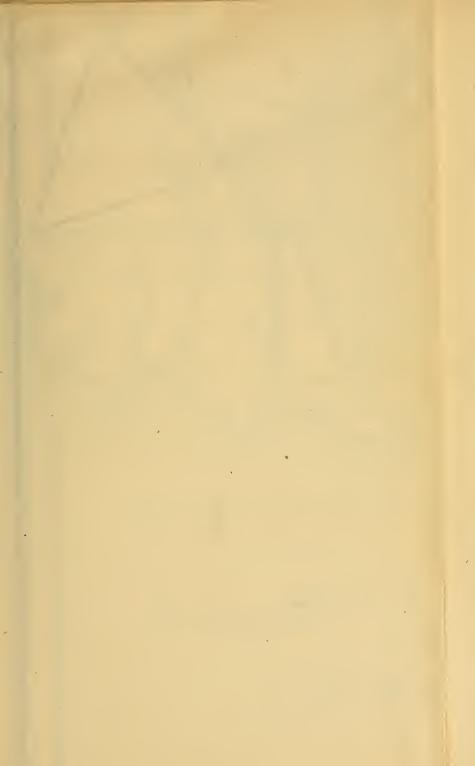
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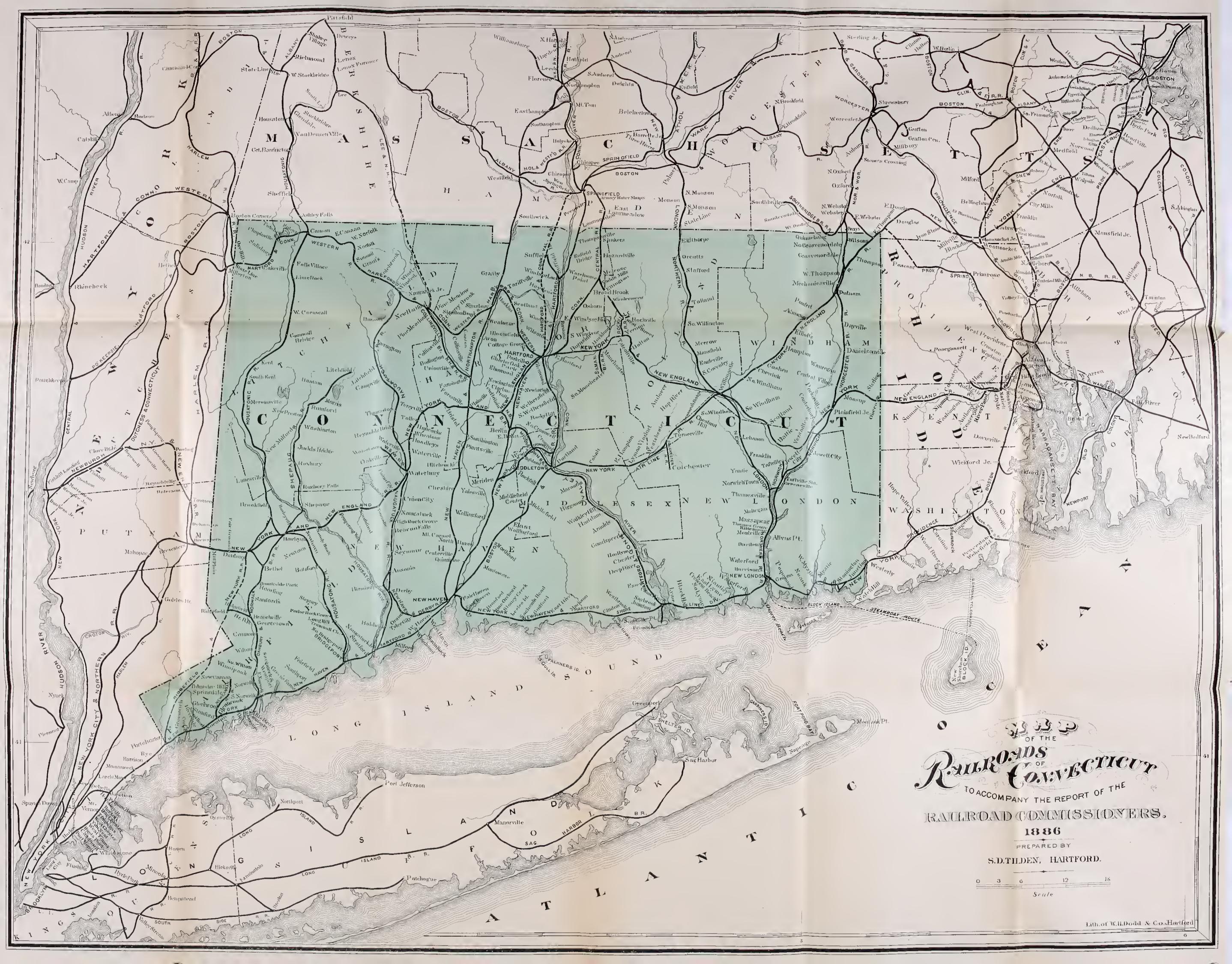
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## 1886.

## THIRTY-FOURTH ANNUAL REPORT

OF THE

# RAILROAD COMMISSIONERS

OF THE

# STATE OF CONNECTICUT,

TO WHICH ARE ADDED

# STATISTICAL TABLES

COMPILED FROM THE

ANNUAL RETURNS FOR 1886 OF THE RAILROAD COMPANIES OF THIS STATE.

Printed by Order of the Legislature.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1887.



## State of Connecticut.

To the Honorable General Assembly of the State of Connecticut, January Session, A. D. 1887.

We respectfully submit the thirty-fourth annual report of the Railroad Commissioners, together with the returns of the railroad companies for the year ending September 30, 1886, and the statistical statements and tables prepared therefrom.

Although about eight thousand miles of new railroad have been built in this country during the year last past, being more than in any previous year, with the exception of 1881 and 1882, our State is one of the very few in which no new work was undertaken, except that incident to a change in the location of the tracks of the New York, New Haven & Hartford Railroad, and Housatonic Railroad in Bridgeport, authorized by us in January last, and just completed. Civil Engineers with their assistants have been in the field in various parts of the State and announcements of contracts for the building of projected lines have appeared from time to time, but no location for any of them has been submitted for our approval, if indeed any has been adopted by the alleged projectors. Railroads make history more rapidly than annual reports can record it, and the conditions existing as we write may be greatly varied by the time this is read. combinations, and perhaps new lines are contemplated, is unquestionably true. The transfer of the control of the New York & New England from Boston to New York parties, the representation of the same parties in the direction of the Housatonic, and their alleged control through the American Finance Company of other railroads and railroad enterprises in this State and elsewhere clearly indicate this The increasing prosperity of our railroad companies is likely to make Connecticut an inviting field for new schemes, and the encouraging business outlook with the lapse of time leads to forgetfulness of the lessons taught by "Nickel Plate," "West Shore," and kindred enterprises. The situation of both the New York & Connecticut Air Line, and the Hartford & Harlem Railroad Companies are essentially the same as at the time of our last report. The former obtained from the last General Assembly an extension of three years within which to complete its road, or till October 22, 1889; and since the time within which the Hartford & Harlem must be completed will expire a few days before the next regular session of the legislature, like or equivalent action will probably be asked in its behalf. The financial statement of the former is the same as last year: that of the latter shows \$102,651.32 expended, of which \$34,894.47 was for engineering and \$93,990.00 has been paid in on the stock subscriptions. The only change in the management of our roads has been that incident to the leasing of the Danbury & Norwalk by the Housatonic for the term of ninetynine years from the 15th of September, 1886, the change in the presidency and direction of the New York & New England, and the close alliance of these two last named companies. For the purpose of making a connection between its main line over its Brookfield Branch and the Danbury & Norwalk road, the Housatonic has laid out a line about a third of a mile long in Danbury, crossing the track of the New York & New England road at grade A hearing upon an application for approval of this location was had at Danbury on the 10th of December, but the matter is still pending, in the expectation that an agreement will be effected between the railroad companies as to place and manner of crossing. The conversion of the first mortgage bonds of the Shepaug Valley Railroad, upon which the interest has been in default for ten years, into preferred stock of the Shepaug Railroad Company, which was authorized in 1883, has not yet been fully completed, and in the meantime a petition for a foreclosure of the mortgage has been brought, and you will be called on both for additional legislation to perfect the plan for the conversion of the bonds into preferred stock, and for the incorporation of the bondholders should the foreclosure proceedings be carried through.

As stated in our report five years ago, articles of association of the Housatonic Valley Railroad Company were filed in the office of the Secretary of State on the 21st day of October, 1882. No location was however made, and its corporate existence expired by limitation of time. A reorganization was effected last month and new articles of association filed on the 20th day of December. The proposed road is intended to connect the New York & New England railroad at Sandy Hook station in the town of Newtown with Shelton and Birmingham, and with New Haven by means of the New Haven & Derby.

## CONDITION OF THE ROADS.

In regard to the general condition of the railroads of the State, we are again able to report a continued improvement. Nearly all the old iron rails in the main tracks of the various roads have now been replaced by steel. The policy of replacing old wooden bridges by iron or stone has been generally adopted, and on some of the roads the work of general reconstruction and improvement has so far progressed as to render further large expenditures for this purpose at present unnecessary. A gratifying improvement financially can also be reported, the gross earnings of all the roads, with one unimportant exception, having been largely in advance of those of the preceding year.

## DANBURY & NORWALK RAILROAD.

Since our last report a lease of the property, franchises, and privileges of this road has been made to the Housatonic Railroad Company for the term of ninety-nine years from September 15, 1886, on the basis of a guarantee of a net annual dividend of five per cent. upon its capital stock, and the road will hereafter be known as the Danbury & Norwalk division of the Housatonic Railroad. A connecting track is to be constructed in

Danbury which will allow trains from the north to run direct to Norwalk, thus saving a considerable distance to and from New York city.

The substitution of iron for wooden bridges has continued during the past year by the renewal of a span of fifty feet near Branchville, and one of twenty-five feet near Reading, with iron plate girders. A small shelter station has been put up at Catharine Street in Norwalk, and a large renewal of ties and rails has been made. The alignment of the road near Reading station has been much improved, and the equipment has been increased by the purchase of fifteen twenty-ton coal cars. A large coal trestle has been erected in Danbury at a cost of over \$11,000, affording excellent facilities for the convenient handling and distribution of that article.

The gross earnings of the road show an increase of \$12,-153.90, and the net earnings an increase of \$2,134.00. A dividend of two and one-half per cent. has been paid on the capital stock.

## HARTFORD & CONNECTICUT VALLEY RAILROAD.

The work of filling up the pilings and bridging the streets in the city of Hartford, referred to in our last report, has been continued, stone abutments having been built, and iron girders put in over several of the highways in said city. The Fenwick piling has been thoroughly renewed, and a commencement made towards filling up the Saybrook piling. Further improvements in this direction are contemplated during the ensuing year. The track and road bed have been maintained in good condition. The gross earnings of the road have increased \$16,714.61, the operating expenses have decreased \$12,338.96, so that the net earnings show an increase of \$29,053.57 over those of the preceding year.

## HARTFORD & CONNECTICUT WESTERN RAILROAD.

With the exception of the erection of two small depot buildings at Collinsville, no permanent improvements of importance have been made on the line of this road since our last

report. The financial statement of its operations is much more favorable than that of the preceding year, showing an increase of \$37,902.24 in gross earnings, a decrease of \$53,030.97 in operating expenses, and a consequent gain of \$90,933.21 in its net receipts. No such proportionate increase in net earnings can be expected for the coming year, but we are informed that the freight earnings for October last showed an increase of eighteen per cent., and for November last an increase of twenty-six per cent. over the corresponding months of the preceding year.

## HOUSATONIC RAILROAD.

The most noticeable improvement on the line of this road is the erection of a new and convenient passenger depot at New Milford, at a cost of about \$15,000. The Danbury Branch has been entirely relaid with steel, preparatory to its being made a part of the main line in connection with the Danbury & Norwalk division recently leased by this company, as elsewhere stated. The equipment of the road has been increased by the addition of one locomotive, one sleeping car, and one passenger car. Improved switches and frogs have been put in the track, and several new sidings constructed. The gross earnings have increased \$43,076.98, and the operating expenses \$48,777.73, leaving net earnings \$5,700.75 less than last year. Six per cent. in dividends has been paid on the preferred stock.

## MERIDEN & CROMWELL RAILROAD.

This road commenced operations of the 6th of April, 1885. In order to put it in good running condition a considerable amount of ballasting and ditching was found necessary, as well as the widening of cuts and embankments and the raising of the grade in several places. All this work has been prosecuted during the past year, and the road is now in good condition for business. Its report shows gross earnings of \$24,771.13 and expenses of \$19,026.68 for the current year. Unlike most new railroad enterprises, the company has no

bonded debt, but was built by cash actually subscribed and paid in mostly by the business men of Meriden.

## NAUGATUCK RAILROAD.

At Ansonia on this road a new and convenient brick passenger station of somewhat unique design is in process of construction, which will cost about \$10,000 and add much to the convenience of the traveling public at that place. A new freight-house has also been built there and suitable sidings constructed for the proper accommodation of the freight business.

The work of substituting iron for wooden bridges has been continued by the putting in of one near Naugatuck of forty-three feet span, and another near Thomaston of one hundred and three feet span, and also a small one of twenty-three feet span on the Watertown Branch. The equipment has been increased by the addition of one locomotive, two passenger cars, and one baggage and mail car. At Bridgeport the freight and steamboat stations and docks connected therewith have been rebuilt and a wall has been commenced for a slip near and east of Seaside Park. Some progress has also been made in improvement of grades, straightening of tracks, and ballasting on the main line.

The gross earnings show an increase of \$53,094.22, the running expenses an increase of \$43,146.71, leaving an increase of net earnings of \$9,947.51. The usual dividends of ten per cent. in all have been paid on the capital stock.

## NEW HAVEN & DERBY RAILROAD.

The most noticeable improvement on the line of this road during the past year is the building of substantial bank walls and abutments at the Howard Avenue crossing in the city of New Haven, together with an iron bridge over the railroad for the accommodation of the travel on said avenue. The filling of the trestle at Ansonia has been completed and new abutments and bridge constructed for the passage of the stream. All the old iron rail remaining in the track has been replaced by steel, adding another to the number of roads in

the State whose tracks are entirely of steel. The gross earnings show an increase of \$11,940.93, and the net earnings of \$10,720.02, being an increase of nearly seventeen per cent. as compared with the preceding year.

## NEW HAVEN & NORTHAMPTON RAILROAD.

A neat and tasteful brick passenger depot has been built at Farmington, and the passenger station at Cheshire has been remodeled and greatly improved. A new freight-house has been built at Burlington station. A substantial iron bridge, consisting of two spans of 178 feet each, has been built across the Farmington river above Farmington, to replace the old wooden structure formerly there, and the grades approaching the bridge have been greatly improved, as mentioned in our last report. An iron highway bridge has been placed over the track above Collinsville, and a new over-head iron bridge has also been put in at Prospect street, New Haven. Several miles of the north end of the road have been thoroughly ballasted with the aid of a steam shovel. Four twenty-ton coal cars and one passenger and baggage combination car have been added to the equipment. Electric signal bells have been put in at Shelton avenue, New Haven. The gross earnings have increased \$38,384.64, and the operating expenses \$45,985.09, as compared with the preceding year.

## NEW LONDON NORTHERN BAILBOAD.

No special permanent improvements have been made on the line of this road during the past year. A large amount of work has been done in repairing and renewing the pilings, bridges, and other wooden structures, and the track and roadbed have been maintained in good condition. The track within this State is mostly relaid with steel, a few miles only of iron rail remaining on the upper part of the line. The location for the new passenger station at New London for the joint accommodation of the roads centering there, having been finally settled, it is now in process of construction. The gross earnings show a gratifying increase of \$77,640.78, and the net earnings an increase of \$62,614.35, or more than twenty-six per cent over those of last year. Six per cent. in dividends have been paid on the capital stock.

## NEW YORK & NEW ENGLAND RAILROAD.

For two years previous to January 1, 1886, this road was in possession of the Receiver for the second mortgage bond holders. On that date it was delivered back to the control of the company, by whom it has since been successfully operated. Its financial condition has been much improved, its track, road-bed and equipment maintained in excellent condition, and its train service has been prompt and satisfactory. No important permanent improvements have been made during the year. On the main line a highway grade crossing near Willimantic and another near Hancock station have been carried over the railroad by suitable abutments and bridges. Land has been obtained for the construction of a new passenger station at Bristol, and a change of highway is to be made there, which will eliminate a dangerous grade crossing.

On the Norwich & Worcester Division a disastrous flood in February last undermined the abutments and swept away the bridges at Jewett City and Central Village, besides doing other damage, and altogether causing an expenditure of over \$40,000 to replace and repair the same. A heavy and substantial bank wall has been built below the Norwich tunnel, adjoining the river. About thirteen hundred tons of steel have been put into this division during the past year, replacing all the old iron remaining, and adding another to the entirely steel-track roads in the State.

The company being the holders of \$325,000 mortgage bonds of the Connecticut Central Railroad Company are now prosecuting a foreclosure of the mortgage, and are also negotiating for the ownership of the connecting lines in Massachusetts between the State line and Springfield, with a view of owning a continuous line between East Hartford and Springfield.

The gross earnings of the road have increased from \$876,-122 56 to \$1,298,394.33, being nearly fifty per cent. Two dividends of three and one-half per cent. each have been paid upon its preferred stock.

## NEW YORK, NEW HAVEN & HARTFORD RAILROAD.

During the past year the work of stone ballasting the main line of this road has been continued from the Housatonic River west to Fairfield station. At Bridgeport an important improvement has been accomplished by the widening of the docks, sufficiently to give room for a double track, as well as for straightening and improving the line of the road. At New Britain an elegant and commodious passenger station is being constructed for the joint use of the New York, New Haven & Hartford and New York & New England railroads.

On the Air Line Division a new and tasteful passenger station has been erected at Turnerville, at a cost of about \$4,000, and also a new freight house at the same place.

On various parts of the main line and branches, abutments and iron girders have taken the place of wooden structures, and further improvements in this direction are contemplated during the coming year.

The pilings and other wooden structures on the Shore Line Division have been kept in good repair and the track and road-bed on all the divisions are in excellent condition.

By a vote of the Board of Directors the rates of fare will be reduced to two cents a mile on its main line, and two and a half cents on its other divisions on and after January 1, 1887.

The gross earnings show an increase of \$706,121.66, the operating expenses, an increase of \$347,820.79, and the net earnings, an increase of \$358,300.87, an advance of about fifteen per cent. as compared with the preceding year. The usual dividends of ten per cent. in all have been paid on the capital stock.

## NEW YORK, PROVIDENCE & BOSTON RAILROAD.

The track, roadway, and bridges of the small portion of this road within the limits of this State have been maintained in their usual excellent condition. A new bridge and abutments have been constructed at Ward's Rock and the Stonington harbor and several other bridges repaired and renewed. New and very substantial ferry drops have been put in at New London and Groton, and a system of interlocking signals has been constructed at Stonington Junction. A further extension of the double track is contemplated during the ensuing season.

The gross earnings have increased \$97,234.21, and the operating expenses \$100,557.67, making the net earnings \$3,323.46 less than for the preceding year. Dividends of eight per cent. in all have been paid to the stockholders.

## SHEPAUG RAILROAD.

Among the permanent improvements on the line of this road during the past year we note the completion of the abutments and the placing of iron plate girders over the highway at the east end of the Housatonic River bridge, the building of heavy retaining walls at Roxbury Falls, and also above Roxbury, the filling up of the Camp Trestle so called, and of another between Shepaug and Hawleyville, and the building of a station at Morris. Three hundred tons of steel rails have been put into the track, and a large amount of ballasting has been accomplished. The track and road-bed are in good condition, and the trains have been run promptly and without accident. A foreclosure suit has been commenced by the holders of the first mortgage bonds of the Shepaug Valley Railroad Company.

The gross earnings of the road do not materially vary from those of last year, but owing to a decrease of operating expenses the net earnings show an increase of \$9,268.34.

## SOUTH MANCHESTER RAILROAD.

The net earnings of this short road show a gratifying advance over those of the preceding year, having increased from \$2,872.88 to \$6,062.39. The road continues to be maintained in its usual excellent condition.

## BUSINESS OF THE ROADS.

The year just ended has been one of marked prosperity for the railroads of the country, in which our own roads have fully shared. The detailed statements are given elsewhere showing gross earnings amounting to over seventeen millions of dollars, and net earnings of a little more than six millions; of which a little over two and one half millions were required for the payment of interest and taxes, leaving nearly three and one-half million dollars for the reduction of liabilities, the payment of dividends, and to be added to profits.

The increased traffic, consequent upon the revival of business, is already heavily taxing the freight equipment of the through lines, and in a less, but perhaps proportionate, degree that of all the companies. As the first expedient for meeting the demand additional cars are ordered; but an increase in rolling stock is followed by a demand for more side tracks and enlarged terminal facilities. The latter demand is increased by a growing propensity on the part of consignees to make use of cars as warehouses, and consulting their own convenience as to the time occupied in unloading, a convenience to which in many places rival lines are obliged to yield or submit to a considerable loss in business. It is easy to see what an enormous amount of capital must be locked up in this way which would be unnecessary, could a smaller number of cars be made to perform the same service. This of course could be accomplished if the speed of freight trains could be safely increased, and some way found to secure more prompt unloading of the cars. Both points are receiving renewed consideration as the determination of the questions becomes more pressing. In England the companies secure the prompt unloading, by doing it themselves, and with improved rolling

stock quicker time might be made by freight trains with equal safety, as is now done on some short lines. Not only would the ears need to be of better quality than the ordinary "line car," but the trains would require to be equipped with safety couplers and continuous brakes. The desirableness of train brakes for freight trains is coming to be generally conceded, and probably no series of tests of the efficiency of such brakes for passenger trains was ever made which would equal in completeness those made and to be made for freight trains under the direction of the committee of the Master Car-Builders' Association. These tests were begun at Burlington, Iowa, last July, and were participated in by the American Brake Company of St. Louis, the Eames Vacuum Brake Company of Boston, the R. I. Brown Brake Company of New York, the Rote Automatic Brake Company of Mansfield, Ohio, the Westinghouse Air Brake Company of Pittsburgh, and the Widdifield & Button Company of Uxbridge, Ontario. It was our intention to be represented at these tests, by one or more members of our Board, but as it became evident that five or six weeks might be consumed in the matter, it was not practicable for us to be present. The railroad papers have given the detailed reports of the test, but as they are to be renewed in April we await their completion before presenting the matter further.

## CAPITAL STOCK AND INDEBTEDNESS.

The total amount of the stock issued by the twenty-three railroad companies reporting to us was, on the 30th of September, 1886, \$61,109,227.46, an increase of \$2,530,750.00; the New York & New England reporting an increase of \$2,514,000.00; the Hartford & Connecticut Western an increase of \$9,900.00, and the Boston & New York Air Line an increase of \$6,700.00, and the Shepaug an increase of \$150.00. Of the total increase, \$1,900,000.00 was from the preferred stock of the New York & New England, and the balance from the conversion of bonds, except in the case of the Shepaug, which was the payment of a ten per cent. assessment on fifteen shares of stock not before paid.

The total debt amounted to \$32,945,104.95, of which \$28, 121,700.00 was funded; an increase of \$1,140,700.00 in funded debt, made up of \$700,000.00 for the New Haven & Northampton Company, \$330,000.00 for the New York & New England, \$100,000 00 for the Hartford & Connecticut Western, and \$23,500.00 for the Housatonic, with a reduction of \$12,800.00 for the Hartford & Connecticut Valley. amount of floating debt was reduced \$2,470,905.25; the New York & New England Railroad Company having reduced its floating debt \$2,478,868.40, the Hartford & Connecticut Western \$150,327.71, and there having been a slight increase in some of the others. The amount of stock per mile of road is \$43,487.30, and of debt \$23,444.80, which is \$35,798.98 of stock, and \$20,079.15 of debt per mile of single track, not including sidings. The funded debt averages \$20,012.31 per mile of road, or \$16,474.24 per mile of single track. total stock and debt has increased \$1,200,544.75 during the year, and now amounts to \$94,054,332.41. We have always regarded it as a matter of congratulation that so considerable a portion of the stock of our railroads is held in the State. The amount so held has increased \$97,650.00 the past year. If we deduct the stock of the New York & New England, and New York, Providence & Boston Railroad Companies; no considerable portion of either of which has ever been held here, we find that \$17,612,627.46 out of the remaining \$36,-896,227.46 is owned in Connecticut. Out of the \$21,215,-000.00 of New England stock only \$113,600 00 is held here, and but \$90,800.00 of the \$3,000,000.00 of the New York, Providence & Boston.

## GROSS EARNINGS.

The gross earnings, which in the two preceding years showed a falling off, exceeded by \$1,154,196.50, the greatest amount ever before reported, and were 11.8 per cent., or \$1,763,686.42 more than those of the last year, amounting in all to \$17,389,138.94. The principal increase was in freight earnings, which amounted to \$8,383,431.08, a gain of \$1,098,

445.71, or 15 08 per cent. The passenger earnings increased \$583,181.34, or 8.14 per cent., amounting to \$7,754,571.26. All the companies show an increase in passenger earnings, and all but the Shepaug an increase in freight earnings. The greatest proportionate increase in passenger earnings was on the South Manchester with its two and one-quarter miles of road amounting to 22 per cent. Among the longer roads it was the largest on the New York & New England, and amounted to 13.77 per cent. In freight earnings also the proportionate increase was largest on this road, amounting to 22.95 per cent., followed closely by the Hartford & Connecticut Western with an increase of 21.75 per cent.

## OPERATING EXPENSES.

The operating expenses were largely increased the past year though not in the same proportion as the gross earnings. The total amount was \$11,369,917.71, an increase of 7.09 per cent., or \$752,703.13, and amounting to 65.38 per cent. of the gross earnings. The operating expenses were reduced on the Hartford & Connecticut Western, the Hartford & Connecticut Valley, the Shepaug, and the South Manchester, and increased on all the others. The reduction on the Hartford & Connecticut Western amounted to 17.63 per cent., and the greatest proportionate increase was on the New York, Providence & Boston, amounting to 13.79 per cent.

## NET EARNINGS.

The net earnings show a very large increase, amounting to \$6,019,221.23, a gain of \$1,010,983.29, or 20.18 per cent. The only roads on which the net earnings fell behind those of the preceding year were the Housatonic, the New Haven & Northampton, and the New York, Providence & Boston. The largest actual increase was on the New York & New England, amounting to \$422,271.77, or 48.2 per cent. The greatest proportionate increase was on the Hartford & Connecticut Western, from \$10,362.54, to \$101,295.75, or 877 per cent.

#### DIVIDENDS.

The New York & New England Railroad Company has been added to the number of dividend-paying companies by its payment of \$133,000.00 on its preferred stock, and making the number of dividend-paying companies twelve. The whole amount of dividends declared, which does not include \$148.50 paid on old account by Hartford & Connecticut Western, amounted to \$2,708,001.50, ranging from two and onehalf to ten per cent., and averaging 8.35 per cent. on the \$32,413,277,46 of eapital. There was \$28,695,950.00 of stock upon which no dividends were paid, which makes the amount of dividends declared average 4 43 on the total stock issued. There was also \$889,447.23 of over-due interest unpaid on the 30th of September. Neither the stock of the New York & Connecticut Air Line, nor that of the Hartford & Harlem is included in the above. Five companies report an aggregate of \$360,530.39 expended for betterments and charged to operating expenses; the New York, New Haven & Hartford, \$185,300.27; the New York, Providence & Boston, \$117,314.75; the Naugatuek, \$21,233.32; the New Haven & Derby, \$13,074.52, and the Housatonic, \$23,607.53. On examination of the returns of those companies the propriety of charging these expenditures to operating expenses will be generally conceded, as also that to have charged most of them to any other account would have been to attempt to capitalize a saving in future renewals.

## PROPERTY ACCOUNTS.

The permanent investments, including cash and cash assets, show an increase of \$1,396,183.05 over the preceding year, and now amount to \$101,274,232.58, divided as follows: construction account, \$78,065,108.06; equipment account, \$10,763,883.09; other permanent investments, \$2,613,198.58; cash and eash assets, \$9,832,042.85. The construction account averages \$55,553.65 per mile of road, main line and branches, or \$45,732.35 per mile of single track, not

including sidings. The equipment account averages \$7,089.99 per mile of road operated.

## LENGTH OF ROADS.

No new roads have been built or old ones extended, but some slight changes in measurement on the Housatonic, and Connecticut Central add .57 of a mile to the total length in the State, making it now 973.90, of which 174.07 miles are double track, which makes the length in single-track miles 1,147.97, and adding 273.37 miles for sidings gives the total length of single-track miles 1,421.34, an increase of 16.74 miles. The aggregate length of all the roads reporting to us is 1,405.22, of which 301.79 is double track, with 409.04 miles of sidings, making a total of 2,116.05 single-track miles.

## PASSENGERS AND FREIGHT CARRIED.

Nineteen million, eleven thousand three hundred and eighty-one passengers were carried on our roads during the year, being 1,580,460 more than the preceding year; every company reporting an increase. The quantity of freight carried amounted to 7,925,815 tons, a gain of 1,051,818 tons over last year. The passengers were carried an average of 20.22 miles each, and the freight an average of 52.4 miles per ton.

## TRAIN MILEAGE.

The total train mileage was 12,509,819 miles, an increase of 723,689 miles, or 6.16 per cent. The mileage of passenger trains was 6,146,401, an increase of 137,150 miles; the mileage of freight trains was 4,148,540, an increase of 347,-943. The miscellaneous mileage was 2,204,178.

We append a table showing the number of passengers and tons of freight carried for each of the last nine years, commencing with the first year of the present form of returns, also the mileage of passenger and freight trains, and the passenger and freight earnings, with the percentages of increase or decrease each year, and the per cent. of increase from 1878 to 1886.

	Passengers carried.	Per cent. of increase.	Passenger train— mileage.	Per cent. of increase.	Passenger earnings.	Per cent. of increase.
1878 1879 1880 1881 1882 1883 1884 1885 1886 1878 to 1886	9,695,782 9,538 056 11,723,633 13,205,826 15,406,786 16,352,617 16,957.574 17,430,921 19,011,381	*1.63 23.96 12.73 16.67 6.14 3.70 2.79 9.06 96.08	4,190,664 4,396,698 4,471,815 4,929,498 5,481,783 5,848,310 5,891,872 6,009,251 6,146,401	4 91 1.71 10.23 11.20 6.69 .78 2.00 2.12 46.66	\$5,062,290.64 4,651,279.92 5,314,224.64 6,110,390.50 6,706,304.61 7,041,987.02 7,208,545.77 7,171,389.92 7,754,571.26	*8.12 14.25 14.98 9.75 5.05 3.78 *2.24

	Tons of freight carried.	Per cent. of increase.	Freight train — mileage.	Per cent. of increase.	Freight earnings.	Per cent, of increase.
1878 1879 1880 1881 1882 1883 1884 1885 1886 1878 to	3,791,795 4,371,845 5,095,963 5,839,358 6,646,838 7,219,469 8,169,819 6,873,997 7,925,815	15.27 16.57 14.57 13.88 8.46 13.15 *15.86 15.30	2,732,491 3,003,614 3,150,909 3,635,579 4,123,846 4,372,635 4,160,321 3,800,597 4,148,540	9.92 4.90 15 38 13.43 6.03 *4.86 *8.65 9.15	\$4,771,109.15 5,291,791.24 6,134.583.84 6,672,145.40 7,876,878.75 8,003,510.07 7,537,516.66 7,284,985.37 8,383,431.08	15.92 7.13 10.56 8 49 *5.82 *3.48

\* Decrease.

## EARNINGS AND EXPENSES PER MILE OPERATED.

The total number of miles of road operated was 1,518.19 and the gross earnings per mile averaged \$11,453.86; an increase of 11.2 per cent. The operating expenses averaged \$7,489.12 per mile, an increase of 7 per cent. The net earnings per mile operated averaged \$3,964.73, a gain of \$663.37, or 20 per cent.

## EARNINGS AND EXPENSES PER MILE RUN.

The gross earnings per mile run averaged one dollar and thirty-nine cents, being six and one-half cents more than last year; the gross expenses averaged ninety cents and nine mills, being nine mills more than last year. The net earnings averaged forty-eight cents and one mill per mile run, a gain of five cents and six mills.

## MAINTENANCE OF ROADS.

The average cost of maintenance of road per mile operated was \$59.44 less than the preceding year, amounting to \$1,389.91. The average cost of maintenance per mile run was \$0.168, or one cent and eight mills per mile less than last year.

## BRIDGES.

Ten years ago the aggregate length of wooden bridges and trestles on the railroads in this State was 97,780 feet, or 18.52 miles, with 9,108 feet, or 1.72 miles of iron, and 3,708 feet, or .702 miles of stone arches. On the same roads there are now only 72,447 feet or 13.12 miles of wood, and 18,061 feet or 3.42 miles of iron, 3,732 feet or .707 miles of stone arches. Showing a total reduction of 6,356 feet or 1.20 miles in the length of all kinds of bridges by reason of earth filling, and the reduction of 25,333 feet or 4.80 miles in the length of wooden bridges and trestles by the substitution of iron and stone, and by filling. During the same time there has been added by the building of new roads and extensions 5,476 feet or 1.03 miles of wooden bridges, 874 feet of iron and 212 feet of stone.

#### TIES.

The number of ties used in renewals on our railroads within the limits of our State was 439,872, and though as yet this large consumption of timber is not creating any auxiety as to future supplies, still it will be seen that the time may not be far distant when it will be necessary to seek a substitute or

else arrange for the systematic growth of tie timber. The matter has been thought of enough importance by the Railroad Commissioner of Michigan to be specially mentioned in his report just made. The use of iron and steel ties in India, and to some extent in England, has been alluded to by us in former reports, and inventors in this country, anticipating a demand, are already presenting metallic ties for trial. Glass ties are also being manufactured at a much less cost than iron or steel, which are practically imperishable, and stand a much more severe test than cast iron.

## STEEL RAILS.

One thousand six hundred and four miles of the tracks of railroads included in our report are laid with steel, leaving only one hundred and one miles of iron, which will, of course, be replaced with steel so fast as renewals are needed.

## ACCIDENTS.

For the purpose of testing the thoroughness with which accidents "attended with personal injury" were reported to us by the railroad companies, we kept, as stated in our last report, a record of all accidents on railroads of which we noticed any mention in the newspapers, and found during the year ending September 30, 1885, fifty-seven cases so mentioned, which did not appear in the annual returns of the companies. All of these cases we inquired into, and as a result we are satisfied that the law on this subject is well observed by the officers of the companies, and that no intentional omissions were made. We found that a very large part, about four-fifths, of these unreported accidents, either did not come to the knowledge of the railroad officials at all, or else were not attended with any personal injury. In a few other cases the bruises, or scratches, were so very slight as not to have been regarded as personal injuries within the meaning of the law. In one or two instances accidents were properly reported within the required twenty-four hours of their occurrence, which were overlooked in preparing the

tables for the annual returns. In two of the cases the accidents were properly reported, but the names given were different from those given in the newspapers. There were also a few cases which ought to have been reported, but were omitted either by accident or because the reporting officer improperly judged that they did not come within the law. Of this character was the case of the child playing on the track of the Danbury & Norwalk Railroad, who had a leg and arm broken; that of the brakemen who fell from a car on the New Haven & Northampton Railroad and had a leg broken; that of a brakeman on the Housatonic Railroad, who had his head cut while coupling cars; that of the laborer on the Boston & New York Air Line Railroad, who had his leg run over and badly crushed by a gravel train, and that of the old gentlemen who persisted in getting off a moving train at Norwich, on the New London Northern Railroad, and was thrown down, breaking his thumb and being generally shaken up. The only passenger who seems to have been injured whose case was not reported to us, was a young man who claimed to have received internal injuries in the collision at Norwich, on the same road, on the 31st of March, 1885. This case seems to have been overlooked in the annual returns, because he was not known to have been injured at the time, and did not make his claim till sometime after the accident. We think, therefore, that the law in regard to reporting accidents needs no change and that no additional legislation is required on the subject.

The number of accidents reported for the past year very materially exceeds that of the preceding year. This is owing in part undoubtedly to the thoroughness with which accidents of whatever degree of seriousness have been reported, a thoroughness which our investigations of last year made more complete, and in part is due to the increase of traffic and the larger number of employees engaged. The increase, however, seems to have been greater than should have been occasioned by both these causes. Forty-two passengers received injuries more or less severe, five having been killed or fatally injured. All but one of the killed, or possibly two, and most of the in-

jured, suffered through their own fault. A circus train on the Norwich & Worcester Railroad was derailed at the crossover frog at Putnam and an employee of the circus, who was supposed to be sleeping under a wagon on one of the cars, received injuries from which he died. By the derailment of a passenger train at Jewett City, on the Providence Division of the New York & New England Railroad, caused by a misplaced switch, fifteen passengers were injured, most of them very slightly. No other accident to passenger trains occurred which was attended with injuries to the passengers, although in their haste to escape what might have been a worse accident a gentleman and his wife were somewhat hurt in getting off a passenger train on the New York, New Haven & Hartford Railroad, which had been stopped by the breaking of an "eccentric" on the engine, near Green's Farms, and was run into by a following freight train just after all the passengers had left the cars. A passenger riding on the platform of an excursion train on the Danbury & Norwalk Railroad was struck by the side of a bridge and killed. One passenger, on the the Hartford Division of the New York, New Haven & Hartford Railroad, fell between two cars and was fatally injured, and two others jumped from moving trains and received injuries resulting in death. One passenger was struck by a stone thrown through a car window on the New York & New England road and somewhat bruised. All the other passengers injured, either fell or jumped from moving trains.

The number injured at highway crossings was less than usual, amounting to fourteen as against twenty-two last year. Of the fourteen injured, nine were either killed, or received fatal injuries. There were one hundred and two other persons, not connected with the roads or their operation, usually classed as trespassers, who were injured, most of them while walking on the tracks, and fifty-five of them were either killed, or subsequently died of the injuries received.

## ACCIDENTS TO EMPLOYEES.

The most serious train accident which we have to report, was the collision at Bridgeport, on the New York & New Haven road, between the Boston express from New York, and a west bound gravel train on the single track, which at the time of the accident, and until a few weeks since, was used for trains in both directions on this road, and for Naugatuck railroad trains. In this accident, three laborers were either killed, or fatally injured; while five other laborers, and the rear brakeman of the gravel train, were more or less injured, and the engineer and fireman of the express received cuts and severe bruises in jumping from their engine. No passengers were injured. The engineer of the express was alone at fault; he either not observing, or else disregarding the signals which were set against his train. No similar accident can occur at this place, for, as stated elsewhere, four parallel tracks are now in use here; two for the trains of the Housatonic road, and two for the joint use of the New York, New Haven & Hartford, and the Naugatuck.

The whole number of injuries to employees reported, was one hundred and sixty-seven; a little more than twice the number reported the preceding year. Twenty-five were fatally injured, eight more than last year; but the proportion of fatal injuries we are happy to say, was a little less, having been fifteen per cent. instead of twenty-one per cent. number injured in coupling or uncoupling was, as usual, more than from any other one cause, amounting to sixty. This however, was also a less per cent. than last year; having been thirty-five and ninety-two one hundredths per cent., instead of thirty-nine and thirty-nine one hundredths per cent., as last year. As more cars with safety couplers are coming into use, and more states are making the use of such couplers compulsory, we expect to see the proportion of coulper injuries gradually decrease. The law of New York, passed in 1884, prohibiting the placing upon any freight cars, built or purchased for use, any couplers, except such as can be coupled or uncoupled automatically, went into effect on the first of July last.

Twenty-seven employees were injured by falling from trains, and the remaining eighty were injured in the various other ways incident to their employment.

We, last year, for reasons then given at some length, recommended the passage of an act similar to what is known as the English Liability Act of 1880, which defines with much particularity the various cases in which workmen shall have a right of action against employers for injuries received, specifies the notice to be given, and the measure of compensation. Such a bill was prepared by us; which seemed just towards both employers and employees, and would have relieved the latter, and indeed both, from the expense, delay, and trouble of suits in the many cases in which, under existing laws and decisions, the question of liability is unsettled. This bill was submitted to the Committee on Railroads, examined by the managers of several of our railroads, and approved by them. The bill however, applied not only to railroad companies and their employees, but to all other classes except domestic servants and the like. The opposition therefore from manufacturers and others was so great, that the committee were unwilling to report the bill unless its provisions were to be confined to railroad companies and There seemed to be no sufficient reason, either in law or equity for such restriction, hence the bill was not submitted to the General Assembly for action. We have however, seen no occasion to change our opinion as to the wisdom or propriety of a law of this character, and hope yet to see one upon our statute books. We give in the appendix the proposed bill of last year in full (A). Various measures for the care and comfort of their employees are being adopted from time to time by the railroad companies of this country, but the French railroad companies are as yet, far in advance of our own in this respect. We have referred to this in former reports, and now quote in illustration an article on French railroads, from the London Railway News.

"Employees pay only two cents per ton per mile for the transport of food and liquids intended for their own use on the roads

employing them; hot drinks in winter and cooling drinks in summer are furnished at the company's expense; the railroads support supply stores, furnishing employees with provisions, groceries. flour, wine, and household utensils at merely nominal charges. times of distress and dearness of living, any employee whose pay does not exceed \$360 per annum, in the neighborhood of Paris. or \$300 in other sections, receives a monthly allowance over and above these sums according to the number in his family, but not exceeding \$3 per family. All classified employees, their wives and children supported by them, are entitled, free of cost, to the advice and attendance of the company's doctor. Medicine, surgical attendance, and hospital treatment are included, if the salary does not exceed \$600 per annum. Free passes are granted to employees of every grade as a right; this privilege is equally accorded to the wives of employees, to the children for attending school, etc.; and more remarkable still, the father and mother, brother and sisters, nephews, nieces, etc., of employees, are entitled to half-fare tickets. Employees can also borrow money of the company without interest, to be repaid in installments monthly at the rate of one-tenth of their annual income. Praiseworthy acts of service are rewarded by gratuities, \$155,000 having been paid out in 1885.

#### SUNDAY LABOR.

The importance of, and the right to, periodic rest is unquestioned, and the propriety and duty of attempting to secure by legislation a diminution of Sunday labor on railroads was presented to the Committee on Railroads last winter by able representatives of the various religious denominations in our State. That no favorable action was secured, was chargeable neither to the manner of presentation, nor to the character of the gentlemen supporting the application, but to the apparent conviction of the committee that public sentiment did not support the religious sentiment on this subject. The report of the committee of the Congregational General Conference submitted to that body last November, recognizes the influences, some of them peculiar to Connecticut, which are autagonistic to this reform, but the report declares there is no

intention to abate efforts on this account, but rather to give to the sentiment "a living, active embodiment," which shall secure for most of the more than eleven thousand employees of our railroad companies the Sunday rest which they require, and undisturbed opportunity of worship for those who wish it. In our own State, while there has been during a portion of the year, additional regular Sunday trains, there has been a reduction in the number of Sunday excursions. Elsewhere there has been an encouraging progress in this reform. By a recent order of General Boulanger, French soldiers are now required to rest from duty on Sundays, and the number of railroad companies moving in this matter is increasing. The Pennsylvania Railroad company has brought about throughout its vast system of roads a very perceptible reduction in the amount of Sunday work required of its men.

The only legislation which we have noticed on this subject, was the passage of a bill by the South Carolina House of Representatives, last month, containing a provision that "it shall be lawful, etc., to run on Sunday during the months of April, May, June, July, and August, trains ladened exclusively with fruits and vegetables, and on said day in any and every month their regular mail trains and such construction trains as may be rendered necessary by extraordinary emergencies other than those incident to freight or passenger traffic."

We find in the National Car & Locomotive Builder an article on this subject, presenting it in such a practical and business light that we quote a portion of it:

"It is gratifying to note that the running of freight and passenger trains on Sunday is perceptibly diminishing. For several years the practice seemed to increase correspondingly with the growth of traffic, which was steady and continuous, in spite of the stagnation in general business which followed the panic of 1873. The running of Sunday trains seemed to be a necessity inseparable from railroad operation, and the religious and church-going portion of the community began to fear that familiarity with the practice would ultimately, so far as railroad employés are concerned, make the week consist of seven working days instead of six. The tendency in this direction, however, seems to have reached its limit,

and may be followed by a decided reaction, not so much from a sentiment of religious obligation as from purely business considerations. There are no duties more exacting and arduous, or which more imperatively require sound minds and healthy bodies for their proper performance, than those which devolve upon railroad men of every grade, and especially trainmen.

"Whether Sunday is identical with the Sabbath of the decalogue is a question for polemics, but there is no question at all that it is a day of coveted rest from week-day toil, and, as such, is appreciated and enjoyed by almost everybody. Every railroad manager knows that more and better service can be got from an employé in six days, when the six days are preceded and followed by a day of rest, than could be got from him in continuous periods of seven days without any intervals of rest. In justice to managers it should be said, however, that they are powerless to abate the evil of Sunday trains unless sustained by a prevailing public sentiment. Road managers are in this matter as much the slaves of the great exacting public as the train hands are of the managers. It would doubtless comport better with the proper observance of Sunday if all trains except those carrying through mails were suspended on that day. But owing to the immense increase of through and local passenger traffic, this is out of the question; and as regards freight trains, the manager may consider it very wicked to keep them on the move in the busy season, regardless of Sunday, but he must not fall behind his competitors nor disappoint the stockholders.

"Public sentiment against the running of Sunday trains does not, in fact, amount to much. The practice is condemned in the abstract by the mass of church-going people, but when these people are asked to withhold their patronage from such trains, the boycott does not very alarmingly affect the receipts. Very few people, in fact, can be found among those who are the most outspoken against this kind of Sabbath-breaking who will not readily patronize a Sunday train in any pressing emergency of business or duty, but in such case patronage will most likely be justified as a matter of unavoidable necessity, but not the running of the train."

## GRADE CROSSINGS.

Feeling the increasing necessity of relief from the danger incident to grade crossings of railroads and highways, we last year urged the passage of an act which would make it com-

pulsory to separate the grade on a certain number of crossings on each railroad every year. Accordingly a bill was prepared by us providing for the reduction of such crossings at the rate of not less than two per cent., nor more than five per cent., a year. The bill was favorably reported by the Committee on Railroads and passed the House, but received so many amendments in the Senate that it was thought best to have it rejected rather than enacted in the form to which it had been reduced. The chief opposition to the bill was on account of the expense which would be caused the various towns; and the chief opposition which we have met with in proceedings under the existing laws during the past year has arisen from the unwillingness of the localities where the crossings are situated, to pay any portion of the expense of the changes, whatever the existing danger, and however dependent upon the railroads for its prosperity may be the town or city.

Only one of the petitions for changes of crossings upon which we have been called to act during the year has been brought directly either by town or city authorities, and that one was pending at the date of our last report.

The first petition was that of the New York, New Haven & Hartford Railroad Company dated April 27th, asking that the two highways next east of the Saugatuck river in Westport might be brought together and carried over the railroad by a bridge. This petition was first heard on the 21st of May, but opposition by the citizens appearing, and more detailed examination being desired, a further hearing was had on the 22d of June. On a full investigation it appearing that the damage to individual property would be very great, and at the same time of such a character that no payment could probably be secured, we felt obliged to dismiss the petition, notwithstanding our desire to see changes of this kind made wherever practicable. Further, it seemed to us that if any change was to be made at this crossing, it could best be done by changing the location of the crossing a little to the east, so that the highway should cross over the railroad where the latter runs through a rock cut.

The next petition was by the same company asking for a separation of the grade at three very dangerous crossings in Fair Haven on the Shore Line Railway. This was heard on the 20th of May, and the 3d and 17th of June, and an order made in accordance with the plans agreed upon by the town and railroad authorities, directing Center Street to be carried under the tracks; and South Street, and an unnamed highway, to be united and carried over the tracks by a single bridge. The expense of these changes we directed to be paid in equal proportions by the railroad company and the town. From this decision the town has taken an appeal.

The third change ordered was, that Chapel Street, in the city of New Haven, be carried over the freight branch of the New York, New Haven & Hartford railroad by a bridge. These proceedings were had upon the verbal representations to us by both the city and railroad authorities that public safety required the change. The matter was heard on the 17th of June, and an order made that the street be carried over the railroad, in accordance with plans prepared by Mr. Hill, the city engineer. All the expenses incident to this change were by us apportioned equally between the city and the railroad company. The city has, however, taken an appeal from this order.

The same company applied to us under the date of August 19th, for an order changing the location of a portion of the highway in Southport, known as the "Boston Turnpike," so that instead of crossing the tracks on a level, it be carried along the side of the track to a junction with the "Mill Hill Road," and thence over the track by the same bridge as the "Mill Hill Road." This petition was first heard on the 3d of September, at which time the selectmen and others objected to locating the highway so near the tracks as was proposed. Another route was suggested to us, which we examined, and directed a new plan to be prepared showing this new route. The new plan having been prepared, a further hearing was had on the 21st of September, at which a great variety of sentiment was expressed both as to whether any change should

be made, and if so, then as to what change was most desirable. The selectmen did not particularly object to the proposed change, except to the proposed width of the highway which they claim should be fifty feet instead of forty; but they protested against any portion of the expense being assessed upon the town. The estimated cost of the changes was eleven thousand six hundred and fifty dollars, exclusive of the cost of the right of way for which no estimate was furnished. It seemed to us that the road ought to be of the width desired by the selectmen, and that the changes could be made in a manner satisfactory to the town and to travelers on the highway, and in a reasonable and safe manner for the railroad at a less cost than estimated. We therefore ordered the changes made, but directed that the new portion of the highway should be fifty feet wide, and that the amount to be paid by the town should not exceed four thousand dollars, leaving it for the railroad company to pay all the remaining expense which, according to the estimate, and including the right of way, would amount to some eight or ten thousand dollars additional. From this decision also the town has taken an appeal.

In addition to these petitions, four others which were pending at the time of our last report have been disposed of. The first, was by the Receiver of the New York & New England Railroad Company, dated December 18, 1885, asking that Bank and Riverside streets in Waterbury, might be brought together and carried under the railroad. Upon investigation it appeared that though Riverside street crossing was open and in constant use, yet that so much of the street as was upon and across the land of the railroad company had been discontinued by the city. It also appeared that an injunction had been issued by the Superior Court restraining the city from lowering the grade of Bank street. We therefore did not feel authorized to order the railroad company to do what the court had enjoined the city from doing. The next of these petitions was that of the same company asking for a change in what is known as "Bissell's Crossing" in Manchester, about a quarter of a mile easterly from the station. This was heard on the 20th of January, but at the request of the parties interested, the decision was reserved, and the town subsequently having voted to discontinue the crossing, the petition was withdrawn.

Two crossings at New Britain on the New England road were also under consideration. On the 22d day of October, 1885, the Mayor and Common Council brought their petition praying that the crossing of the railroad and West Main street might be so changed that the street should be carried over the tracks, and on the 25th day of November, the railroad company brought its petition asking that Burritt street might also be changed, so that instead of crossing on a level it might be brought into West Main street and carried across the tracks by the same bridge. Hearings were had on these petitions on the 4th of November, 29th of December, 1885, and 8th of January, 1886, and in the meantime it appearing that the cost of the proposed changes would be some thirty thousand dollars, a city meeting was held in order to test the wishes of the voters as to the advisability of the proposed alterations, at which the vote was largely against making the changes. The matter remained therefore undecided by us, till the railroad company called upon us in November last to render our decision. A further hearing was therefore had on the 18th of November, and on consideration we ordered both changes to be made, requiring however that the railroad track be lowered not less than four feet, and that the bridge should not exceed eighteen feet in the clear above the track; the work to be done by the railroad company, and when completed the city to pay to the company one-third the cost, or not exceeding the sum of ten thousand dollars. No appeal has been taken in this case.

The only other matter of the kind which was pending a year ago, is still undecided. At Brookfield Junction, on the Housatonic railroad, a highway crosses the tracks of both the main line and of the Brookfield & Danbury Branch. Its location and the use of the tracks are such as make travel on the

highway often dangerous, and at most times inconvenient. The Selectmen of Brookfield called upon us in October, 1885, to investigate the matter and give such relief as was possible. We examined the situation and heard the parties, and were of opinion that public safety required alterations to be made both in the location of the railroad and of the highway. As, however, we could make no order for the same, under the pending petition, we recommended the Selectmen to bring their petition under the statute providing for such cases. This was done; and the matter again heard. We have also had surveys made for changes both of the railroad and highway, and have several times examined the situation, but have not as vet been able to satisfy ourselves as to the proper thing to be done. In addition to the physical difficulties to be overcome, the matter has been further complicated by the uncertainty of what changes, if any, in the location of the tracks might be necessary in consequence of the leasing of the Danbury & Norwalk Railroad by the Housatonic and the re-adjustment of the traffic. In the meantime the town has instructed the Selectmen to withdraw the petition on the ground, as we are informed, that if any changes were ordered, we should probably apportion some part of the expense upon the town. The withdrawal of the petition does not, however, preclude action in the matter should we be able to determine what the changes ought to be. We have recited the proceedings in these various cases more at length than would otherwise have been necessary in order to show the local feeling in the different parts of the State. That the general sentiment of the State is opposed to allowing any more grade crossings, and in favor of abolishing, so far as practicable, those that now exist, the legislation of the past years conclusively shows. That it was reasonable and just that some portion of the expense of separating the grade of the highways and railroads should be borne by the towns and cities where the crossings are situated, seems also to have been recognized, as evidenced by the laws which permit such apportionment. That this portion should be in some cases more than in others, is also recognized by the provision of the law of 1876, that the Commissioners should determine at whose expense the alterations should be made, and by the law of 1884, conferring the same power of apportionment, but limiting to one-half the proportion to be paid by the town or city. The well understood theory upon which this apportionment was authorized, was that whether the railroad had been laid out across the highway or the highway across the railroad, either was in accordance with the law as it then existed, and inasmuch as the subsequent necessity for the separation of the grades arose in almost all cases as much from the increase in population and business of the town, as from the increase in traffic and speed of trains on the railroad, therefore, each should contribute to the cost of changes. The danger incident to grade crossings is from time to time emphasized by the casualties which occur, and the probability of other and more terrible ones at a number of crossings has been increased by the laying of horse railroad tracks across them, as in Waterbury, Meriden, and New Britain. An examination, however, of the above cases, will show that when the law for the abolition of such crossings comes to be applied, the town or city is found to be unwilling to pay any portion of the expense, which in the cases above mentioned has been assessed in proportions This being the varying from less than one-third to one-half. feeling, and our attempt to apply existing laws being nullified by the action of the town and city authorities, we cannot expect the passage of any law requiring any fixed per cent. of the crossings to be changed each year, if the expense is to be apportioned as heretofore. We, however, fully believe that the enactment of a law similar to that proposed last year, is absolutely essential to secure any appreciable yearly reduction in the number of such crossings. It would, however, be expedient and perhaps just to make the proportion to be paid by the railroad companies depend on their financial condition; providing that the expense of the changes of crossings on the lines of those companies which pay no dividends should be divided equally between the company and the town or city; and that in other cases the amount to be paid by the companies should be increased up to a certain per cent. in proportion to the rate of dividends paid.

Considerable dissatisfaction exists in the town of Orange and borough of West Haven in that town, owing to the unexpected cost of the change of the two highways, as mentioned in our last report. The estimated cost of the changes at the time the apportionmant was made, was about five thousand dollars, one-half of which was assessed upon the railroad company and one-quarter each upon the town and the borough; but owing to the rock cutting found necessary and the superior character of the abutments for the bridge, the total cost as made out by the railroad company, by whom the work was done, amounted to about ten thousand dollars. Besides, the highway was not left in a proper condition for travel, which was an additional cause for complaint. Three times have we been called on to inspect the condition of the highway, and have made such recommendations as seemed required. How far we legally had control of the details of construction was, doubtful, but we think in the future such contingencies may be provided for in the form of our orders without any additional legislation.

# GATES, FLAGMEN, OR SIGNALS.

More petitions have been received and orders made for protection at grade crossings by gates, flagmen, or signals during the year past than in any previous year. On the New York, Providence & Boston railroad electric signals have been ordered at the Palmer street crossing in Pawcatuck, upon the petition of the Selectmen of Stonington. At the Main street crossing of the Norwich & Worcester Railroad, in Jewett City, a flagman has been stationed.

On the New York, New Haven & Hartford railroad gates have been ordered at the Sea View avenue crossing in West Stratford; at the Fairfield avenue, South avenue, Myrtle street, Warren street, Lafayette street, Kossuth street, and East Main street crossings in Bridgeport, and at the junction

of Main and Washington streets in South Norwalk. We also required this company to fence its right of way between Sea View avenue and Prospect street in West Stratford, and from Main street to Myrtle street in Bridgeport. On the same road crossing signals have been ordered at three crossings in Southport.

On the Housatonic railroad gates have been ordered at the East Washington street crossing in Bridgeport.

On the Naugatuck railroad gates have been ordered at the Church street crossing in Torrington, and the company has without orders erected gates at the Bridge street crossing in Ansonia.

On the Hartford & Connecticut Valley railroad in Middletown we have ordered gates at the Center street crossing, and electric warning signals at six other crossings.

The two last orders were made since the 30th of September, but during the year then ending the number of unprotected crossings has been reduced ninetcen. Since the passage of the law of 1883 forbidding it, of course no highway has been allowed to be laid out crossing a railroad at grade, though the number of grade crossings was increased fifteen by the construction of the Meriden & Cromwell railroad in 1884-1885, crossing highways at grade that number of times. During the past year, by the completion of changes heretofore ordered, the number of such crossings has been reduced seven, notwithstanding none of the changes ordered during the year have yet been made, owing to the appeals taken from our orders. By a recount on the Housatonic railroad, however, the number of such crossings on that road is now given as 126 instead of 118, as heretofore reported, and the New York & New England Railroad Company, by whom the Con. necticut Central railroad is operated, reports the number on that road as 35 instead of 33, as has been heretofore reported by the Connecticut Central Railroad Company itself. So that while there has been an actual reduction of seven there is an apparent increase of three. Probably in no other State are there so many grade crossings in proportion to the number of miles of railroad as we have here. In Massachusetts, notwithstanding the density of population averages seventy-two per cent. more than in this State, there is only one such crossing to the mile, or, to be more exact, one crossing to every ninetyeight one hundredths of a mile; while with us the average is one to every seventy-eight one hundreths of a mile.

#### LOCOMOTIVE WHISTLING.

Seven petitions for orders to prohibit locomotive whistling have been received by us and granted during the year. were from towns on the line of the New York & New Haven road - from Greenwich, Darien, Noroton, South Norwalk, Southport, Milford, and New Haven. The South Norwalk order also included whistling on the Danbury & Norwalk railroad, and the New Haven petition asked that the use of the whistle be wholly prohibited within the limits of the town, and upon all the railroads therein. This was the first occasion on which we had been called on to make any such general prohibition, the exercise of our authority having heretofore been invoked only to prohibit whistling as a signal at highway crossings. This not only applied to such use, but to its employment for the various purposes for which it is ordinarily used in railroad operations. The railroad companies interested expressed their willingness to abandon its use altogether, except in cases of sudden danger, if we should think best so to order. An order was accordingly made to the full extent asked for by the petitioners, to take effect from and after December 15, 1886. (Appendix, B.)

#### PASSENGER STATIONS.

The proceedings in regard to the new passenger station at New Britain up to the date of our last report was therein given. It finally appearing that no agreement between the New York, New Haven & Hartford Railroad Company and the New York & New England Railroad Company was likely to be effected, a plan was selected by us, and directions given to the former company for the erection of the depot, the building to be the property of that company, but to be used by both; the details of occupation, and the apportionment of running expenses, rentals, etc., to be agreed upon by the companies, if possible, otherwise to be determined by us. By this order the building was to be finished and ready for occupation by the first of last October, but the labor troubles of the spring and early summer made it impossible to con tract for its completion by that date, and the time was extended till the fifteenth of the present month. Its completion has been delayed by strikes, but it will probably be ready for occupation before many weeks. When finished, no more suitable, tasteful, and convenient passenger station can be found in the State. The orders are given in the appendix (C).

At the date of our last report an appeal was pending from our orders in regard to the site for the proposed new passenger station in New London. Subsequently payment was made to the city of New London by the railroad companies of an agreed amount, and the appeal was withdrawn and preparations at once made for building. A further order was made by us in August last in regard to the change of landing place for the Thames Ferry Company. Other matters have been arranged by the parties in interest, and the muchneeded new depot, which will be an ornament to the city, will be ready for the summer travel.

#### MYSTIC BRIDGE STATION.

Early in January last, in response to a petition of the Selectmen of Stonington, orders were made for certain improvements in the platforms and approaches of the Mystic Bridge station on the New York, Providence & Boston railroad. The orders were immediately attended to, and the improvements made.

#### ACCOMMODATIONS AT WEATOGUE.

The only petition of its kind, upon which this Board has at any time been called to act, was that of twenty-one residents of the village of Weatogue in the town of Simsbury on the New

Haven & Northampton railroad, praying this Board to order that company forthwith to erect and thereafter to maintain at that place suitable outbuildings for the accommodation and protection of its passengers and freight, and also to order it to stop at that station two trains daily going each way. Two legal questions were involved: First, whether the Board had any power to order the stopping of trains at this place; and next, whether they had any power under the general law to order the erection of a depot building, for such in effect was what was asked for. The answer to the first question depended on whether Weatogue was a "station" on the railroad within the meaning of the laws in regard to stations. If it was, then the power to order the stopping of trains at the station is vested in the Superior Court and not in the Commissioners. It appeared that it was originally made a station on that railroad, that a depot building was erected, and a ticket-office and agent maintained there for a number of years, but that in 1881 the buildings were destroyed by fire, that they had never been rebuilt, and that afterwards no platform or accommodations of any kind were provided at the station; also that the side-track formerly at this place had been removed, and no freight was either received or delivered at this place, and that the single train which stopped, did so only on signal to receive passengers, or on notice to the conductor to deliver them. On the other hand, it appeared that the station had never been abandoned with the approval of the Railroad Commissioners in the manner provided by law, nor had any application ever been made for such approval; that "Weatogue" was named as a station on the time-tables of the company and in the railroad guides, and the time of the morning train down and of the evening train up was given for "Weatogue." It seemed to us, therefore, that it was still legally a station, and that, therefore, as above stated, the jurisdiction as to the stopping of trains was in the Superior Court. That we had full authority to direct such platforms to be erected as we judged necessary was not seriously denied; but whether the power to "make such rules as to platforms and outbuildings at stations as are for the public interest" could be construed into power to order depot buildings built was very doubtful. It was clearly reasonable and proper that so long as Weatogue continued legally to be a "station," the company should provide such accommodations as are customary at like stations. Further, it is the right and duty of the Commissioners to recommend to the several railroad companies the adoption of such measures "as we deem conducive to the public interest." We therefore passed an order recommending and requiring the company to erect and maintain on the site of the former depot building and platform at its Weatogue station a platform with a portion thereof covered and enclosed, suitable for the accommodation of passengers and their baggage, and further recommending the putting in of a side-track, and the restoration of the former freight facilities, so far as the same could be done without keeping an agent at the station. The findings of the board in this matter are given in full in the appendix (D).

# CROSS-OVER STOP AT PLAINFIELD.

Pursuant to the authority conferred on us by statute, we have given permission for east-bound passenger trains on the Providence Division of the New York & New England railroad, which are to stop at the Plainfield station, and for west-bound trains which are to stop at the east water-pipe at that station to omit the stop required to be made not less than two hundred feet nor more than eight hundred feet from the crossing of the Providence Division and the Norwich & Worcester Division, but have required that the speed of all such trains be reduced to not exceeding ten miles an hour from a point not less than two hundred feet from said crossing.

#### FENCES.

Only one complaint has been presented to us in regard to fences, and that was immediately attended to, on notice from us, without any formal order, although the special examination was made by us as by law required in case of such complaint.

# ASYLUM STREET, HARTFORD.

The proceedings of the Special Commission upon whom the Legislature imposed the duty of determining the mode of separating the grades of Asylum street, in the city of Hartford. and the railroads crossing it, were given in our last report, so far as any action had then been taken. Subsequently, becoming satisfied that the New York & New England Railroad Company would not voluntarily take any part in the proceedings, the Commission made a special report to the General Assembly on the 19th of January, representing that it would be necessary in the prosecution of the plan adopted by the Commission to acquire various pieces of land, many, or all of which would have to be taken by appraisal and condemnation; that this could be done most expeditiously, conveniently, and economically under proceedings instituted by the Commission in its own name, and therefore recommending the passage of a resolution submitted by them, conferring the necessary powers. The resolution was duly passed and approved February 19, 1886. On the 9th of March the attorneys of the Commission were directed to institute proceedings for the condemnation of the land and other property which the Commission had decided it was necessary to take for the improvements ordered. To avoid any legal objections which might be raised, the plans which had been adopted on the 23d of June previous, and the votes and orders passed and made in accordance with it, were on the 24th of March confirmed, renewed, approved. and re-enacted. Proceedings in condemnation were then commenced and applications made to Judge Carpenter for the appointment of appraisers of the various pieces proposed Demurrers were filed to the applications, which having been overruled pro forma, the questions involved were heard by the Supreme Court of Errors, which about the first of December announced its decision sustaining the constitutionality of the resolution and the legality of the proceedings under it. (Appendix E.) Immediately thereafter petitions were filed with the clerk of the Commission. One by Hon. James L. Howard and nineteen other prominent

citizens of Hartford, asking in consideration of the very heavy expense which it was evident would be incurred if the socalled west-side plan was carried out, that the Commission would reconsider the whole question, particularly with a view to again considering the plan for carrying the tracks over the street; and the other by the railroad companies asking for a delay of two months from the date of the petition, November 30th, for the purpose of obtaining certain plans and detail drawings to enable them to submit a plan for bridging the crossing, which they were assured would undoubtedly meet the approval of the city. The Commission voted to grant the delay asked for in the belief that if it should be determined to proceed with the west-side plan, the completion of the work would not be seriously postponed by the delay asked for, and in the hope that a satisfactory agreement might be effected between the parties in interest; in which event it was reasonable to expect the much earlier completion of the changes. What effect, if any, the change in the personnel of the management of the New York & New England railroad, effected at the last annual meeting, will have, it is too early to determine. The other petition was laid on the table to wait the arrival of the plans and detail drawings. (Appendix F.) Additional prominence is given to the renewal of the project for elevated tracks and station, by the proposed action of the Pennsylvania Railroad Company at Jersey City; that company, as is well known, having offered to raise its tracks in that city so as to pass above the streets, provided the city consents and will discontinue one crossing; the cost to the company being estimated at \$900,000, and the cost to the city only such as will be incurred in bringing the grades of the streets to conform to the proposed changes.

GEORGE M. WOODRUFF,
JOHN W. BACON,
WILLIAM H. HAYWARD,

Railroad
Commissioners.

HARTFORD, CONN., January 1, 1887.

# APPENDIX.

## "A."

# BILL FOR AN ACT

To regulate the liabilities of employers to make compensation for personal injuries suffered by workmen in their service.

Section I. Whenever personal injury is caused to a workman —

- 1. By reason of any defect in the condition of ways, works, machinery or plant, connected with or used in the business of the employer; or
- 2. By reason of the negligence of any person in the service of the employer, who has any superintendence intrusted to him, while in the exercise of such superintendence; or
- 3. By reason of the negligence of any person in the service of the employer, to whose orders or directions the workman, at the time of the injury, was bound to conform, and did conform, where such injury resulted from his having so conformed; or
- 4. By reason of the act or omission of any person in the service of the employer, done or made in obedience to the rules or by laws of the employer, or in obedience to particular instructions given by any person delegated with the authority of the employer in that behalf; or
- 5. By reason of the negligence of any person in the service of the employer, who has the charge or control of any signal, switches locomotive engine, or train, upon a railway.

The workman, or, in case the injury results in death, the legal personal representatives of the workman, and any persons entitled in case of death, shall have the same right of compensation and remedies against the employer as if the workman had not been a workman of nor in the service of the employer, nor engaged in his work.

SEC. II. A workman shall not be entitled, under this Act, to any right of compensation or remedy against the employer in any of the following cases (that is to say)

- 1. Under sub-section 1 of section I, unless the defect, therein mentioned arose from, or had not been discovered or remedied, owing to the negligence of the employer, or of some person in the service of the employer, and intrusted by him with the duty of seeing that the ways, works, machinery, or plant, were in proper condition.
- 2. Under sub-section 4 of section I, unless the injury resulted from some impropriety or defect in the rules, by-laws, or instructions therein mentioned; *provided*, that where a rule or by-law has been approved by a Judge of the Superior Court, it shall not be deemed, for the purpose of this Act, to be an improper or defective rule or by-law.
- 3. In any case where the workman knew of the defect or negligence which caused his injury, and failed, within a reasonable time, to give, or cause to be given, information thereof to the employer, or some person superior to himself, unless he was aware that the employer or such superior already knew of the said defect or negligence.
- SEC. III. The amount of compensation recoverable under this Act shall not exceed such sum as may be found to be equivalent to the estimated earnings, during the three years preceding the injury, of a person in the same grade employed during those years in the like employment, and in the district in which the workman is employed at the time of the injury.
- SEC. IV. An action for the recovery, under this Act, of compensation for an injury, shall not be maintainable unless notice that injury has been sustained is given within six weeks, and the action is commenced within six months from the occurrence of the accident causing the injury, or, in case of death, within twelve months from the time of death; provided always, that in case of death the want of such notice shall be no bar to the maintenance of such action, if the judge shall be of opinion that there was reasonable excuse for such want of notice.
- SEC. V. Notice in respect of an injury under this Act, shall give the name and address of the person injured, and shall state in ordinary language the cause of the injury and the date at which it was sustained, and shall be served on the employer, or, if there is more than one employer, upon one of such employers.

The notice may be served by delivering the same to or at the

residence or place of business of the person on whom it is to be served. The notice may also be served by post by a registered letter addressed to the person on whom it is to be served, at his last known place of residence or place of business; and, if served by post, shall be deemed to have been served at the time when a letter containing the same would be delivered in the ordinary course of post; and, in proving the service of such notice, it shall be sufficient to prove that the notice was properly addressed and registered. When the employer is a body of persons corporate or unincorporate, the notice shall be served by delivering the same at or by sending it by post in a registered letter addressed to the office, or, if there be more than one office, any one of the offices of such body. A notice under this section shall not be deemed invalid by reason of any defect or inaccuracy therein, unless the judge who tries the action arising from the injury mentioned in the notice, shall be of opinion that the defendant in the action is prejudiced in his defense by such defect or inaccuracy, and that the defect or inaccuracy was for the purpose of misleading.

SEC. VI. For the purpose of this Act, unless the context otherwise requires —

The expression "person who has superintendence entrusted to him" means a person whose sole or principal duty is that of superintendence, and who is not ordinarily engaged in manual labor.

The expression "employer" includes a body of persons corporate or unincorporate;

In this Act the expression "workman" does not include a farm laborer, domestic or menial servant, but, save as aforesaid, means any person who, being a laborer, journeyman, artificer, handicraftsman, miner, or otherwise engaged in manual labor, whether under the age of twenty-one years or above that age, has entered into or works under a contract with an employer; whether the contract be made before or after the passing of this Act, be express or implied, oral or in writing, and be a contract of service, or a contract personally to execute any work or labor.

SEC. VII. The provisions of this act shall supersede and be exclusive of all other remedies for the causes of action indicated in any of the foregoing sections.

"B."

IN THE MATTER OF LOCOMOTIVE WHISTLING IN THE TOWN OF NEW HAVEN.

# STATE OF CONNECTICUT,

Office of the Railroad Commissioners, Hartford, December 3, 1886.

The selectmen of the town of New Haven having brought their petition in writing, dated November 15, 1836, representing that the interests of the public required that the blowing of locomotive whistles upon any of the railroads within the limits of the town should be dispensed with; and we having appointed a time and place for hearing said petition and given reasonable notice thereof to the petitioners and the said railroad companies in question, as by said petition, order of notice, and return of service on file, and duly recorded will fully appear.

We met at the time and place appointed on the 24th day of November, 1886, when the petitioners appeared and were fully heard, and the New York, New Haven & Hartford Railroad Company, which company operates the New York, New Haven & Hartford Railroad, the Shore Line Railway, and the Boston & New York Air Line Railroad, and the New Haven & Northampton Company, and the New Haven & Derby Railroad Company, all appeared and signified their assent to any order which might be made by us in regard to the matter in question.

As this petition and the order prepared to be made under it are more general than in any case heretofore acted on, a few words of explanation may be proper.

The general law provides that "Every person controlling the motions of any engine upon any railroad shall commence sounding the bell or steam whistle attached to such engine when such engine shall be approaching, and within eighty rods of the place where said railroad crosses any highway at grade, and keep such bell or whistle occasionally sounding until such engine has crossed such highway," and expressly makes the railroad company liable for all damages which may accrue in consequence of any omission to comply with the above provisions. Although the statute provides that either the bell or whistle shall be kept sounding, yet it has been

held that it might be a culpable negligence on the part of the company not to do both, even where the Railroad Commissioners had recommended that the whistle be omitted. In 1881, therefore, a law was passed under which this petition is brought, requiring the companies to omit the whistle whenever so ordered by the Railroad Commissioners, and thenceforth there is no liability on the companies for any accident which may occur in consequence of this omission.

Heretofore our orders for the omission of the whistle have been confined to the case of grade crossings of highways, but in this instance we are asked to make it general, which would include the signalling of flagmen, gate, and switch tenders, brakemen, and in fact all those purposes for which the whistle is now used in the operations of the road. While the companies are unwilling to incur the responsibility which a voluntary compliance with the wishes of the petitioners would involve, they profess their willingness to afford the desired relief, provided they can be protected by a positive order from us.

We therefore, after such hearing, being of opinion that the sounding of the whistle can be dispensed with without danger to the public, as in said petition prayed for, do hereby direct said railroad companies, from and after the 15th day of December, 1886, to omit the sounding of locomotive whistles as now required for the highway crossings on the railroads operated by them respectively within the limits of the town of New Haven, and do require that the engine bell be rung in lieu thereof.

And we do further direct said companies to omit the sounding of said whistle as a signal to flagmen, gate, signal, and switch tenders, brakemen, and other purposes in the operation of their respective roads within said limits, and do require that they use the engine bell, electric signals, or other such signals as may be found by them requisite and necessary for such purposes.

GEORGE M. WOODRUFF, | Railroad | Commissioners.

"C."

LOCATION OF PASSENGER STATION AT NEW BRITAIN.

#### STATE OF CONNECTICUT.

Office of the Railroad Commissioners.

Hartford, February 4, 1885.

To Geo. H. Watrous, President N. Y., N. H. & H. R. R. Co., Chas. P. Clark, Receiver N. Y. & N. E. R. R. Co.:

DEAR SIRS,—I am directed by the Railroad Commissioners to say that they are of opinion that the new passenger station at New Britain should be located on the south side of the tracks. That there should be but one track between it and the tracks of the New England road. That arrangements for the passenger trains of the New York, New Haven & Hartford road should be made at the easterly end of the station, so that the track of the New York, New Haven & Hartford R. R. Co. between the station and the New England tracks may be kept clear at all times except when necessary to run freight past the station. That the station should have a covered platform not less than ten feet wide extending to Main street along the south side of the tracks; and that the station should belong to the New York, New Haven & Hartford R. R. Co. with a right of use vested in the New York & New England R. R. Co. Details of location, construction, and use to be agreed upon by the two companies if possible, but if not, then to be hereafter determined by the Commissioners. the New York, New Haven & Hartford R. R. Co. both deny the right of the Commissioners to order as a part of the depot the covered platform extending to Main street; and also decline to accept and agree to construct the same as a part of the depot, then and in that event the whole question of location to be regarded as Very Respectfully Yours, still undecided

> GEO. T. UTLEY, Clerk Railroad Commissioners.

ORDER FOR UNION PASSENGER STATION AT NEW BRITAIN,

#### STATE OF CONNECTICUT.

OFFICE OF THE RAILROAD COMMISSIONERS.

HARTFORD, March 24, 1886.

Be it remembered that on the 6th day of June, 1884, the Mayor and Common Council of the City of New Britain presented their petition to us as follows, viz.:

"To the Honorable Railroad Commissioners of the State of Connecticut:

The petition of the Mayor and Common Council of the City of New Britain respectfully represents:

"That by an act passed by the General Assembly of this State at the January session thereof, 1884, entitled "An Act concerning approaches to the New Britain railroad depot," it is made the duty of said Railroad Commissioners, upon the petition of said Mayor and Common Council alleging that the approaches or means of access to the present passenger depot located at New Britain, in the town of New Britain, are unsafe and dangerous for the public. forthwith to give such notice to all railroad companies interested in said petition, and to said Mayor and Common Council as said Commissioners may judge reasonable of the time and place when and where they will hear said petition, and upon finding the allegations of said petition true, said Commissioners shall have power to order all railroad companies owning or occupying said depot to make such changes in the approaches or means of access to said depot upon the premises of said companies as they may determine will make said approaches or means of access safe and convenient for the public, and may make any other orders or regulations that they may deem reasonable and proper in the premises, or in the management and operation of trains and cars crossing said approaches; and if they consider that the public cannot sufficiently be protected and accommodated without the location of the depot being changed said Commissioners may order a union depot to be located and erected at such point in said city as they may deem proper and suitable for the location of such depot, and may make such orders as they may deem proper for the erection, joint ownership, and use of said depot by the railroad companies having trains passing into or through said city. And said Commissioners are also empowered to apportion the expense arising from a compliance with their orders or regulations among the several companies affected by such orders or regulations as they may deem reasonable and proper; as by said act fully appears.

"That the approaches and means of access to the present passenger depot located at said New Britain are in fact unsafe and dangerous to the public.

"That the New York & New England R. R. Co., Charles P. Clark, the Receiver thereof, and the New York, New Haven & Hartford R. R. Co. are all parties interested in this petition and are parties owning or occupying said depot.

"That upon the petition of said Mayor and Common Council the Circuit Court of the United States for the District of Connecticut has ordered and decreed that said New York & New England R. R. Co. and said Charles P. Clark, Receiver, may be cited by said Commissioners to appear before them upon the hearing of this petition and may be amenable to such lawful orders and regulations as said Commissioners may make in the exercising their powers and duties under said act so far as the same shall pertain to said railroad company or said Receiver; provided, that no such orders or regulations requiring an expenditure of money by said company or said Receiver in excess of the sum of fifteen thousand dollars shall be of binding force upon said company or said Receiver as to such excess without the approval of said court, as by said order and decree fully appears.

"Your petitioners therefore pray that your Honorable Commissioners will forthwith cause notice to be given to said New York & New England R. R. Co., Charles P. Clark, Receiver, and the New York, New Haven & Hartford R. R. Co., and to these petitioners of the time and place when and where you will hear this petition, and upon finding the foregoing allegations true will make such orders and regulations as may be just and proper in the premises, and as are authorized by the Act hereinbefore referred to. And your petitioners as in duty bound will ever pray.

"Dated at New Britain this 6th day of June, A. D. 1884.
"The MAYOR AND COMMON COUNCIL OF THE CITY OF NEW BRITAIN.

"By F. L. HUNGERFORD, their Attorney."

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Upon which petition the following order for a hearing and of notice (we judging the same reasonable) was by us made on the same day, viz.:—

# "STATE OF CONNECTICUT.

Office of the Railroad Commissioners, Hartford, June 6, 1884.

"Upon the foregoing petition it is ordered that the same be heard at the City Court Room in New Britain on Friday the 27th day of June, 1884, at 9 o'clock in the forenoon, and that notice thereof be given to said Mayor and Common Council, to the New York & New England R. R. Co, to Chas. P. Clark, Receiver of the N. Y. & N. E. R. R. Co., and to the New York, New Haven & Hartford R. R. Co. by Geo. T. Utley, by depositing in the post-office at Hartford, postage paid, true and attested copies of said petition and this order, one addressed to the Mayor and Common Council, New Britain, Conn, one to James W. Perkins, Secretary N. Y. & N. E. R. Co., 244 Federal St., Boston, Mass., one to Charles P. Clark, Receiver N. Y. & N. E. R. R. Co., 244 Federal St., Boston, Mass., and one to Wm. D. Bishop, Jr., Secretary, N. Y., N. H. & H. R. R. Co., Bridgeport, Conn., on or before June 14th, 1884."

GEO. M. WOODRUFF, Anilroad JOHN W. BACON, W. H. HAYWARD,

"And on said 27th day of June we met at the time and place named in said petition, when said petitioners appeared to prose cute their said petition, and said railroad companies also appeared, and said parties were heard, and by adjournments said petition was continued to this time. And the New York, New Haven & Hartford R. R. Co. having agreed to construct a covered platform from Main street to the depot, should the same be located on the south side of the tracks, and having procured the land necessary for the same, in accordance with our conditional decision dated February 4th, 1885, we do now consider and decide that the public cannot sufficiently be protected and accommodated without the location of the depot being changed, and do order a union depot to be located and erected on the south side of the railroad tracks, on the lot of land belonging to the New York, New Haven &

Hartford R. R. Co. at the point more fully defined upon the map on file in this office marked — "Map of the depot and grounds of the N. Y., N. H. & H. R. R. and N. Y. & N. E. R. R. at New Britain, Ct., Scale I inch = 50 ft. March 9, 1885" — we deeming such point to be proper and suitable for the location of such depot. We further direct that the New York, New Haven & Hartford R. R. Co. erect said depot in accordance with plan marked "New Britain Depot, Plan A modified" with a covered platform not less than ten feet wide extending from said depot to Main street, along the south side of said tracks, to be finished and ready for occupancy by the 1st day of October, 1886.

"Said depot to be the property of said New York, New Haven & Hartford R. R. Co., the details of use, and the apportionment of expense in the way of rent or otherwise to be agreed upon by said companies, or on their failure to agree to be hereafter apportioned and determined by us.

"We further direct that said depot be erected so that there shall be but one track of the New York, New Haven & Hartford R. R. Co. between said depot and the tracks of the New York & New England R. R. Co., which track shall be kept clear of engines and cars at all times except when necessary to run freight cars past said depot, and arrangements for the passenger trains of the New York, New Haven & Hartford R. R. Co. to be made at the easterly end of said depot.

"We further order that so soon as said union depot shall be ready for use and occupation, the use and occupation of the present depot by both of said companies shall be transferred to said union depot.

"Any matters not herein fully provided for to be hereafter determined from time to time as the same shall appear to be necessary.

"And we further order that in the construction of said depot granite or other light colored stone be used, laid rough ashlar in red cement, for the portion between the water table and the brick work."

> GEO. M. WOODRUFF, JOHN W. BACON, W. H HAYWARD,

#### "D."

# STATE OF CONNECTICUT.

# OFFICE OF THE RAILROAD COMMISSIONERS,

Hartford, November 3, 1886.

- In the matter of the petition of Horace Winslow and twenty others, "residents of the village of Weatogue in the town of Simsbury," dated September 14, 1886, heard by us on the 26th day of October, 1886, representing:
- 1. That in the year 1849 the New Haven & Northampton Company established a station on the line of its road at said Weatogue, and there in said year erected suitable outbuildings for the accommodation for its passengers and freight.
- 2. That for more than twelve years subsequent to said establishment of said station the said company stopped all of its passenger trains.
- 3. That in the year 1881 said outbuildings were destroyed by fire.
- 4. That since the destruction of said buildings the said company has neglected and refused to erect any outbuildings of any kind at said station for the accommodation of its passengers and freight.
- 5. That for many years the said company has neglected and refused to stop at said station more than one passenger train each way in any one day.
- 6. That said station is at the business center of said village; that said center is more than one and one-half miles from the nearest station on said road, and less than one-third of a mile from said road, and that said village contains more than two hundred inhabitants.
- 7. That more trains should be stopped at said station and outbuildings erected by said company for the accommodation of its passengers and freight.

And therefore praying this Board to order said company forthwith to erect and thereafter maintain at said station suitable outbuildings for the accommodation and protection of its passengers and freight, and further order said company to hereafter stop at said station daily two trains going each way. The company asks that the petition be dismissed, because they say that the statute requirements have not been complied with, in that the petition was not signed by twenty "inhabitants" of said Weatogue; that said village does not contain two hundred inhabitants, nor is the "business center" of said village "more than one and one-half miles from the nearest station on said railroad."

The statue, Title 17, Article II, Part 9, Chapter II, Section 47, (page 326) of the General Statutes, provides "When the business center of any village containing two hundred inhabitants is more than one and one-half miles from the nearest station on a railroad, and not more than one-third of a mile from said road, the Railroad Commissioners, upon the petition of twenty of said inhabitants, after due inquiry, may make such orders in regard to the stoppage of any of the trains upon said railroad, at or near said village, for the purpose of receiving and discharging passengers and freight as they shall deem just and reasonable."

The facts stated in Clauses 1, 2, 3, 4, and 5 are substantially agreed to, and the first question to be determined is whether "Weatogue" is a "station" on the N. H. & N. R. R. within the meaning of the law. If it is such a "station" then, as "the business center" of the village of Weatogue is not more than one and and one-half miles from it, the section of the statute referred to does not apply, and the Commissioners have no power to order the stoppage of trains, but the remedy to the petioners is in an application to the Superior Court, under Section 53 of the chapter.

In addition to the facts as set forth in the clauses of the petition referred to it further appeared that for many years a ticket-office and agent were maintained at said "Weatogue"; that subsequently for some months no train whatever stopped there; that the one train each way which now stops only stops on notice to the conductor, to deliver passengers, or on signal to take up passengers; that no freight whatever is received at or delivered at said Weatogue; that the side track, once there, has been removed to another place; that no platform, or landing of any kind is provided nor flag kept there; that the trains which stop, stop at the highway crossing, but the point of stopping is not precisely defined, but varies two or more rods. It, however, also appeared that the "station" had never been "abandoned" by the approval of the Railroad Commissioners in the manner provided by law, nor had

any application been made to the Commissioners for that purpose; that "Weatogue" is named as a "station" in the time tables of the company, and in the railroad guides, and the time of the morning train down and the evening train up is therein given for "Weatogue." The president also testified that he believed tickets to Weatogue were sold at some of the stations on the road.

Under all the facts, therefore, we are of opinion that this case comes within the decision of the Supreme Court in the case of the State of Connecticut against the N. H. & N. R. R. Co, 37 Conn., 153; that "Weatogue" is a "station" on this railroad, and that therefore we have no power to order the stopping of trains as asked for. This view of the case renders it unnecessary to decide the question whether the petition is signed by "twenty inhabitants," or whether the "village of Weatogue" contains two hundred inhabitants."

We, however, decline to dismiss the petition, but reserve the question as to ordering "suitable outbuildings," etc., for further hearing, no particular form of petition being required for that purpose.

GEO. M. WOODRUFF, | Railroad | Commissioners.

# STATE OF CONNECTICUT.

Office of the Railroad Commissioners, Hartford, November 9, 1886.

In the matter of the petition of Horace Winslow and twenty others, residents of the village of Weatogue, dated Sept. 14, 1886, heard by us on the 26th day of October, and the 3d day of November, 1886, praying us to order the New Haven & Northampton Company forthwith to erect and thereafter maintain at Weatogue suitable outbuildings for the accommodation and protection of its passengers and freight, etc.:

The facts in this case are sufficiently set forth in the decision filed in this office on the 3d inst., in regard to our authority to order the stoppage of trains at said Weatogue.

At the hearing on said 3d inst., the petitioners asked that we order a suitable platform and building to be erected and maintained

at this station as in the petition prayed for, and as authority for making such order referred to the clause of Section 12, Title 17, Article 2, Chapter 2, Part 9 (page 320) of the General Statutes, which provides that the Railroad Commissioners "shall make such rules as to platforms and outbuildings at stations as are for the public interest." The petitioners also contended that the word "outbuilding" meant in this connection any building which it might be for the public interest to have erected. The respondents, on the other hand, claimed that the word outbuilding should be construed in the ordinary sense, and that the "rules" which the Commissioners were authorized to make were general rules applicable to all stations alike, and must be such as are for the interest of the public at large, and not of a few individuals at some one locality.

The clause in question has never, to our knowledge, received any construction, nor is its meaning clear. Some aid to a correct interpretation may be gained from an examination of the original Act. Sec. 2, Chapter LXXXV, of the Acts of 1867 reads: "The said Railroad Commissioners are hereby empowered, and it shall be their duty to make such rules and regulations in regard to the platforms, and all outbuildings at the several railroad stations and depots in this State as shall, in their judgment, be expedient and for the interest of the public."

From this it would appear, on the one hand, that the "rules and regulations" which the Commissioners are authorized to make, are such as may be required at each several station; and on the other hand it would seem as though the "outbuildings" were something apart from the "depot," yet as we find that special provision is made in Chapter CVII of the Acts of the same year (1867) for the erection and maintenance of "water closets" "at such passenger station," it would appear that the word "outbuildings" in the statute referred to, means something other than water closets. Nothing can be inferred from the omission of the word "depot" in the revised statutes, since the revisers appear to have omitted it uniformly, and retained and used the word station as either synonymous with, or inclusive of, the word "depot."

We had not supposed that we were authorized either by the statute referred to by the counsel for the petitioners, or any other general statute, to order the erection either of a passenger station, or of a freight depot, but there can be no question as to our power to order the construction of such a platform at this station as in our judgment the interests of the public require; neither is there doubt as to the power and duty of the Commissioners to recommend to the several companies the adoption of such measures "as we deem conducive to the public interest," and to report to the General Assembly "any neglect to adopt such recommendations."

Further, so long as Weatogue continues to be a "station" on the New Haven & Northampton railroad there can be no doubt but that the company should provide at that station such accommodations as are usual and suitable for like stations, and so far as in us lies it is our duty to require this to be done. We do, therefore require and recommend that within sixty days from the date hereof the New Haven & Northampton Company erect and hereafter maintain on the site of the former depot building and platform at its Weatogue station, a platform with a portion thereof covered and enclosed, suitable for the accommodation of passengers and their baggage, and in style similar to the new flag station on the Danbury & Norwalk railroad at Catharine street in Norwalk. or the new flag stations on the New York & New England railroad, or the Reynolds' Bridge station on the Naugatuck railroad; and also provide for use thereat a suitable flag for day and lantern for night And we would further recommend the putting in of a side track, and the restoration of the former freight facilities, so far as the same can be done without keeping an agent at that station.

GEO. M. WOODRUFF,
JOHN W. BACON,
W. H. HAYWARD,

Railroad
Commissioners.

"E"

Asylum Street Crossing, Hartford.—Report of the Special Commission to the General Assembly of 1886.

Hartford, January 13, 1886.

To the Honorable General Assembly:

The undersigned, being the special commissioners appointed under the resolution providing for a bridge at the Asylum Street crossing of the railroads in Hartford, Conn., would respectfully report that in accordance with the direction and authority of said resolution they have adopted a plan for said bridge and passed an order providing for the execution of said plan, as will appear in the annual report of the Railroad Commissioners, this day submitted.

That in accordance with said order the city of Hartford and the New York, New Haven & Hartford Railroad Company submitted to this board the detailed plans, profiles, specifications, and estimates, as ordered, but that the Receiver of the New York & New England Railroad Company and said company failed to submit any plans, profiles, specifications, or estimates.

That said city and New York, New Haven & Hartford Railroad Company have further reported their inability to procure by negotiation any of the land to be acquired by them under said order, but no report has been made by either the Receiver of the New York & New England or the New York & New England Railroad Company.

That it therefore will be necessary in the prosecution of said plan to acquire various pieces of land, many or all of which will have to be taken by appraisal and condemnation. That this can be done most expeditiously, conveniently, and economically under proceedings instituted by the board in its own name.

We therefore recommend the passage of the accompanying resolution,

GEORGE M. WOODRUFF, JOHN W. BACON, W. H. HAYWARD, M. G. BULKELEY, N. WHEELER, Special Commïsson on Asylum Street Bridge, Hartford, Conn.

GENERAL ASSEMBLY, January Session, A. D. 1886.

Resolution conferring additional power upon the Board of Commissioners upon railroad crossing at Asylum Street, Hartford.

Upon report of the Board of Commissioners raised by the provisions of a resolution providing for a bridge at railroad crossing at Asylum Street, Hartford, passed at the January Session, A. D. 1884, it appearing that said Board has in compliance with the terms of said resolution approved and adopted a plan for said improvement, that it is necessary in the prosecution of said plan to acquire for the purposes of the improvement various pieces of property

now owned by sundry parties, that a portion of said property will in all probability have to be condemned and taken by process of law, and that such property can be most expeditiously, conveniently, and economically condemned and taken under proceedings instituted by said Board in its own name.

Section 1. That said Board of Be it resolved by this Assembly: Commissioners is hereby, in addition to the powers already conferred upon it, authorized and empowered to institute and prosecute in its own name, but for the use and benefit of the several parties to said improvement, as the case may be, proceedings for the taking of and appraisal of damages for any land or other property, including any already appropriated for railroad or highway purposes which in its judgment may be necessary or proper to be taken for the purpose of the improvement which has been or may be ordered by said Board under authority of said resolution. The proceedings for appraising damages to persons whose property is condemned shall be in the same manner and form as those prescribed by law for appraising damages for taking land for railroad purposes excepting as modified by this resolution. The approval of any plan or the adoption of any vote or order which contemplates, necessitates, or directs the use of any property not already owned or appropriated by the party in the judgment of the Board needing the same for the purposes of the improvement shall be a sufficient condemnation of such property to the purposes and uses of the several parties needing the same, and sufficient evidence that the same is taken for purposes of public convenience and necessity, and shall fully justify the appointment of appraisers to estimate damages and their appraisal as aforesaid. All property taken under said proceedings shall be deemed to be taken by the party for whose benefit the proceedings are had, and upon their completion and the payment of the damages appraised, the right, title, and interest so taken shall by virtue of said proceedings vest immediately and directly in the party for whose benefit and uses said condemnation is made as aforesaid in the same manner and to the same extent as though said proceedings had been lawfully begun and prosecuted by and in the name of such party.

Sec. 2. The appraisal of damages made upon any proceedings as aforesaid shall, when it has been made, returned, and recorded, have the effect of a judgment, and execution may issue at the end

of sixty days from the time when such return is made, in favor of the party to whom damages may be appraised and against the party for whose use and benefit the property appraised is appropriated.

- Sec. 3. When any payments have been or are to be made for property taken as aforesaid said Board of Commissioners may make any order which it may deem proper directing any party to said improvement to contribute to any other party such sum or sums as it may fix and determine, to apply towards said payments.
- Sec. 4. Said Board may incur any expenses which it may judge proper to the performance of its duties under said resolution, and to the wise and economical construction of said improvement, and any expense so incurred shall be borne and paid by the parties to said improvement in such proportions as said Board may order.
- Sec. 5. The decision or action of said Board had by a majority thereof shall in all matters appertaining to its duties under said resolution and the amendments thereto be regarded as the decision and action of said Board and as such shall have full force and authority.
- Sec. 6. This resolution shall not be construed as modifying or limiting the powers of said Board in any respect as they have heretofore existed, save as expressly provided herein.

Approved, February 19, 1886.

Opinion of the Supreme Court of Connecticut relating to the Powers and Duties of the Special Commission on the Bridging of Asylum Street, Hartford.

GEORGE M. WOODRUFF ET AL.

vs.

Julius Catlin and Mary Graham.

Supreme Court,
Hartford District,
October Term, 1886.

## OPINION OF THE COURT.

Pardee, J. — The New York, New Haven & Hartford Railroad and the New York & New England Railroad cross Asylum Street, a much used highway in the city of Hartford at grade.

In 1885 and 1886 the legislature of this State passed the following resolutions: "That a resolution of the General Assembly, approved April 4, 1884, providing for a bridge at railroad crossing at Asylum Street, Hartford, be amended by inserting in section one, in the fifth line, after the word 'railroads' the words 'or for

the carrying of the said tracks, and structure therefor, over said Asylum Street,' and in section four, in thirteenth line, by adding, after the word 'order' the words 'the carrying of said tracks, and structure therefor, over said Asylum Street,' so that said sections, as amended, shall read as follows:

"Section 1. The city of Hartford, the New York, New Haven & Hartford Railroad Company, and the New York & New England Railroad Company shall construct a bridge, or other suitable structure, with proper approaches, so as to carry Asylum Street, in said city of Hartford, over the tracks of said railroads, or for the carrying of said tracks, and structure therefor, over said Asylum Street at or near their present intersection with said street.

"SEC. 4. If said city, and said railroad companies shall not, within said period of three months agree as aforesaid, and submit their said agreement in writing to the Railroad Commissioners, and obtain their approval thereto, then the Railroad Commissioners, Morgan G. Bulkeley, and Henry C. Robinson, both of said Hartford, who are hereby constituted and appointed a Board of Commissioners for the State for said purpose, are empowered and instructed to decide what changes shall be made in the manner in which, and the place where, in the present line of said Asylum Street, the tracks of said railroads cross the streets in order to abolish the present grade crossing and insure the safety of the public thereat, and to determine by whom, and within what time, said changes shall be made. Said Commissioners are hereby authorized to order the carrying of said tracks, and structure therefor, over said Asylum Street, and direct such a change in the grade of said street in its present line and direction as they judge necessary and proper to the end aforesaid, and to order said railroad companies, or either of them, or the Receiver, or other person or persons operating either of said railroads, to lay out, construct, and maintain a new line or lines of railroad for a distance not exceeding one-half a mile each side of said street, and within three hundred feet of the center line of the present tracks of said railroads, and may require any or all of the present tracks within said limits to be taken up and removed. Said Commissioners are hereby authorized and empowered to order and direct a new highway to be laid out across said railroads, and for such distance on either side thereof as they may direct, in place of, or in addition to, said Asylum Street. Said Commissioners are empowered to make any and all orders relating to said improvement, and to all matters and things appertaining thereto, which they may deem necessary and proper, in the same manner, and to the same extent as this General Assembly might do and direct, and they may direct by whom, when, and how the work shall be performed, and who shall pay for the same, and what proportion of the entire expense, including land damages, each party shall pay and bear, and they may, in the event of any disagreement between the parties, determine the cost of the whole, or any portion of the works, and make any and all orders as to the manner and amounts of payments which they may judge reasonable; provided, however, that in no event shall said city of Hartford be required to pay any portion of the cost of any changes in the present depot, or of the construction of any new depot, and not exceeding one-half of all the other expenses, including land damages incurred under this resolution."

Approved, March 26, 1885.

The act of 1886 is as follows:

"Resolution conferring additional power upon the Board of Commissioners upon Railroad Crossing at Asylum Street, Hartford.

"Upon the report of the Board of Commissioners raised by the provisions of a resolution providing for a bridge at railroad crossing at Asylum Street, Hartford, passed at the January session, A. D. 1884, it appearing that said board has, in compliance with the terms of said resolution, approved and adopted a plan for said improvement; that it is necessary in the prosecution of said plan to acquire for the purposes of the improvement various pieces of property now owned by sundry parties; that a portion of said property will in all probability have to be condemned and taken by process of law, and that such property can be most expeditiously, conveniently, and economically condemned and taken under proceedings instituted by said board in its own name.

"Be it resolved: Section 1. That said Board of Commissioners is hereby, in addition to the powers already conferred upon it, authorized and empowered to institute and prosecute in its own name, but for the use and benefit of the several parties to said improvement, as the case may be, proceedings for the taking of and appraisal of damages for any land or other property, including any

already appropriated for railroad or highway purposes, which in its judgment may be necessary or proper to be taken for the purposes of the improvement which has been or may be ordered by said board under authority of said resolutions. The proceedings for appraising damages to persons whose property is condemned shall be in the same manner and form as those prescribed by law for appraising damages for taking land for railroad purposes, excepting as modified by this resolution. The approval of any plan or adoption of any vote or order which contemplates, necessitates, or directs the use of any property not already owned or appropriated by the party in the judgment of the board needing the same for the purposes of the improvement, shall be a sufficient condem nation of such property to the purposes and uses of the several parties needing the same, and sufficient evidence that the same is taken for purposes of public convenience and necessity, and shall fully justify the appointment of appraisers to estimate damages and their appraisal as aforesaid. All property taken under said pro. ceedings shall be deemed to be taken by the party for whose benefit the proceedings are had, and upon their completion and the payment of the damages appraised, the right, title, and interest so taken shall by virtue of said proceedings vest immediately and directly in the party for whose benefit and uses said condemnation is made as aforesaid, in the same manner and to the same extent as though said proceedings had been lawfully begun and prosecuted by and in the name of such party.

- "Sec. 2. The appraisal of damages made upon any proceedings as aforesaid shall, when it has been made, returned, and recorded, have the effect of a judgment, and execution may issue at the end of sixty days from the time when such return is made in favor of the party to whom damages may be appraised, and against the party for whose use and benefit the property appraised is appropriated.
- "Sec. 3. When any payments have been or are to be made for property taken as aforesaid, said Board of Commissioners may make any order which it may deem proper, directing any party to said improvement to contribute to any other party such sum or sums as it may fix and determine, to apply towards said payments.
- "Sec. 4. Said board may incur any expenses which it shall judge proper to the performance of their duties under said resolu-

tion and to the wise and economical construction of said improvement, and any expenses so incurred shall be borne and paid by the parties to said improvement in such proportion as said board may order.

- "Sec. 5. The decision or action of said board had by a majority thereof, shall in all matters appertaining to their duties under said resolution and the amendments thereto, be regarded as the decision and action of said board, and as such shall have full force and authority.
- "Sec. 6. This resolution shall not be construed as modifying or limiting the powers of said board in any respect as they have heretofore existed, save as expressly provided herein."

The commissioners therein named have instituted a proceeding for the condemnation of two pieces of land owned by Julius Catlin: one for the use of the New York, New Haven & Hartford Railroad Company; the other for the use of the New York & New England Railroad Company; also a proceeding for the condemnation of two pieces of land belonging to Mary Graham: one for the use of the New York & New England Railroad Company, and the other for the use of the City of Hartford for a new highway.

To the petition of the commissioners for the appointment of appraisers, Mr. Catlin and Mrs. Graham filed demurrers. That of Mr. Catlin is as follows, viz.:

- 1. For that the said acts of the legislature, under which said proceedings are commenced, are illegal and void. Because the legislature has not the power to oblige the city of Hartford to pay for lands taken by the said railroad companies for railroad purposes, or for expenses incurred by said companies in changing their grades, or other similar work, as the same is contrary to the twenty-fifth amendment to the Constitution of this State, and also to the fourteenth amendment to the Constitution of the United States, and the eleventh section of the bill of rights of the Constitution of this State.
- 2. Because if the legislature has such power, it cannot delegate such power to the persons appointed commissioners.
- 3. Because the legislature cannot delegate to said commissioners the powers proposed to be given to them by said act, to decide what plan shall be adopted for a bridge, nor what lands shall be taken for said railroads, and what amount the city shall pay therefor, without the consent of the said city.

- 4. No sufficient provision is made for the payment of any damages which may be assessed for the taking of the land to be taken, nor how much shall be paid by said railroad, or the city, or which one shall pay for the same.
- 5. There is in said acts no provision obliging said railroad companies to take the lands hereby proposed to be taken, and to lay their tracks thereon, or to pay for the same, except so far as it is provided that it shall have the effect of a judgment, but it does not provide that it shall be a judgment of any court, or that any court or other authority may issue execution, so that said provision is inoperative, and no other provision for payment is made.
- 6. That a judgment against the New York & New England Railroad Company would be valueless, as said corporation has no property in this State not incumbered upon which an execution could be levied.

The demurrer of Mrs. Graham is at follows:

- "The respondent, Mary Graham, demurs to the sufficiency of this application, because:—
- 1. The resolution providing for a bridge at railroad crossing at Asylum street, Hartford, passed by the General Assembly at its January session, 1884, together with each and all of the acts or resolutions subsequently passed amendatory thereto, are unconstitutional and void, for the following reasons:
- (a.) Said resolutions provide, inter alia, for the taking of land for railroad purposes, the title to which shall vest in certain railroad corporations, and that the city of Hartford shall pay to said railroad companies a portion of the damages appraised for said land, so taken by them, and of the expenses and charges connected with the changing of the railroad tracks from their present location, all of which is contrary to the provisions of the twenty-fifth amendment to the Constitution of the State of Connecticut.
- (b.) In and by said resolutions the legislature has attempted to delegate to a commission the arbitrary power of deciding what land shall be taken for the purposes named therein, and of compelling certain municipal and railroad corporations, in invitum, to take said land and pay therefor, without any voice in the selection of said lands.
- (c.) In any by said resolutions the legislature has attempted to give to the applicants the right to condemn and take private

property for a public use, but compels the owners to look to other parties for the compensation therefor.

- (d.) Said resolutions do not provide that any party shall pay for the land when condemned, nor do they give to the owner of the land taken any legal means of enforcing payment therefor, and even if they do, a judgment against the New York & New England Railroad Company could not be satisfied in this State, as all their property is covered by large mortgages.
- 2. Said resolutions only authorize, if at all, a taking of land for one single and entire public use, but the applicants are now seeking in and by these proceedings and others pending before the same judge, both against this respondent and also against other parties, to condemn and take adjoining lands under the alleged authority of these same resolutions of the General Assembly for three distinct public uses, while it may be so that land condemned for two of said uses may be taken and paid for by the parties for whose benefit said land is condemned, and yet the land taken for the other use may not be taken, and so the consummation of the whole purpose contemplated by said resolutions be impossible.

The act in scope and purpose concerns protection of life. Neither in intent or fact does it increase or diminish the assets either of the city or of the railroad corporations. It is the exercise of the governmental power and duty to secure a safe highway. The legislature having determined that the intersection of two railways with a highway, in the city of Hartford, at grade, is a nuisance dangerous to life, in the absence of action on the part either of the city or of the railroads, may compel them severally to become the owners of the right to lay out new highways and new railways over such land and in such manner as will separate the grade of the railway from that of the highway, at intersection; may compel them to use the right for the accomplishment of the desired end; may determine that the expense shall be paid by either corporation alone, or in part by each, and may enforce obedience to its judgment. That the legislature of this State has the power to do all this, for the specified purpose, and to do it through the instrumentality of a commission, it is now only necessary to state, not to argue.

From the character of the use of a right of way by the city for

a highway, and of the use of like right by the railroad companies for railways, there arises the necessity that each should be the sole owner of the right actually used by it; and the judicial proceedings are so framed as to bring about that result. Three corporations create the nuisance and are responsible to the public for its existence, in as vet unmeasured and unknown proportions. Therefore it cannot now be said or assumed that because for the specified reason and purpose the railroad acquires sole ownership of the right to use lands, it is under any obligations to pay the entire cost of such right. That depends upon the extent of its obligations to the public, in the matter of abatement of the nuisance, to be measured by the commission. Of necessity, too, the three corporations must acquire, each for itself, a right of way by condemnation. The statutory proceedings for that purpose must end in requiring each to pay the owner for the right taken for itself. fact of such payment, in this instance, proves nothing as to the extent of the obligation of the corporation making it, in reference to the nuisance. If, after making it in form, in obedience to the statutes, the commission should require either of the other corporations to reimburse a portion of the sum so paid, it will be neither a loan uor a gift. It is but the apportionment of the amount to be raised by the three for the common purpose of abating the nuisance; made circuitously, because the intervening rights of strangers must be respected and acquired by the process of law.

If the sum set against the city should happen to exceed the cost of the necessary new highway and bridge, the excess is in no sense a gift or loan to the railroads. The city has done no more than discharge its obligation to the public; no more than pay a debt due wholly from itself; has paid nothing to or for either railroad. Each railroad, when it has paid its assessment, has discharged its obligation to the public; paid all that it owed. That the debt due from the railroads is found to be less than cost of land for new tracks, and that from the city to be more than the cost of land for new highway and bridges, is 'quite immaterial upon the question before us. It is a matter of payment of debts by the several corporations to the public; not of transfer of property from any one of them to any other. For when the act in question is fully executed the city will have received nothing by way of loan or gift from either railroad corporation; nor will either of the latter have received any loan or gift from the city - each one will have paid

its debt to the public growing out of the wrong jointly inflicted by them upon the public; the sum assessed upon and to be paid by the city is not controlled by the cost of any particular portion of the works; but it measures the responsibility of the city for the nuisance; measures its pecuniary obligation to the public, as determined by the legislature. For this reason we think the act does not violate the constitutional provision against municipal aid to railroads.

The constitution provides that "the property of no person shall be taken for public use without just compensation therefor." In its application to the condemnation of land for railway use, the word "taken" in the constitution means the exclusion of the owner from use and possession and the actual assumption of exclusive possession by the railroad corporation at the termination and as the result of judicial proceedings. The act in question provides that "all property taken under said proceedings shall be deemed to be taken by the party for whose benefit the proceedings are had, and upon their completion and the payment of the damages appraised, the right, title, and interest so taken shall by virtue of said proceedings vest immediately and directly in the party for whose benefit and uses said condemnation is made as aforesaid, in the same manner and to the same extent as though said proceedings had been lawfully begun and prosecuted by and in the name of such party." By the combined force of this act and the general statutes, the commission may institute judicial proceedings which may terminate in vesting in the city and the railroad corporations severally the right to use certain specified pieces of land for railway and highway purposes if they will pay the appraised value thereof. But the meaning of the act before us is that after appraisal completed, actual payment of the same is to be made to the owner as a necessary pre-requisite to the passing of any right to or interest in the land to the corporation; to the right to occupy or use it; to the right to remove or disturb the soil; to the right to put any structure thereon. The court would enjoin the corporation from any invasion of the owner's right of possession before payment.

The enforcement of the command of the legislature upon the municipal and railroad corporations to abate the nuisance necessitates judicial proceedings because the land of individuals is to be taken by right of eminent domain. For this reason, for the speci

fied purpose, and to this extent, the legislature may give to its own commission standing in court to ask that land may be subjected to the use of each, and may impose upon each the same obligation to obey any order of the court in this behalf, and to pay the amount of the appraisal, and then to use the land for the specified purpose, as would have been upon them if they had voluntarily asked and received in their own names. This is not the imposition of an agent to ask for a binding judgment upon them in any matter of contract or right as between either of them and an individual, or a corporation, or the State itself. It is the use, in a permissible manner, by the legislature of the governmental power to compel each corporation to contribute to the cost of the abatement of the dangerous nuisance which it now maintains. No property is to be taken from either, no right is to be taken or even diminished; only they are so to use their rights as not to endanger public safety. Neither in seeming nor in fact does the act provide for the condemnation of land for the use, or in behalf, either of the commissioners or the State; neither the State nor the commissioners are to own any right in it; but the commission are empowered so to ask that all resulting acquisition of rights, all resulting obligation to perform duties, make payments, and use land, are to and upon the corporations severally. The act has a single end in view: to separate the grade of the railroads from that of the highway at intersection. To accomplish this, the commission is empowered to require, and has required, the railroads and the city, severally and independently, to become the owners of the right to use such separate pieces of land as may be necessary for new railways and new highways and bridges. The proceeding is in the line of this requirement. For our present purpose we have the right to assume that the commission will not change the plan adopted, and that the legislative order will continue in force against each of the three offending corporations. We should not be justified in assuming that the legislature will be unable to enforce its mandate against all and upon that assumption declare the act void.

The Superior Court is advised that there is no error in the judgment complained of.

In this opinion the other judges concurred.

#### "F."

#### PETITIONS

FROM THE NEW YORK, NEW HAVEN & HARTFORD, AND NEW YORK & NEW ENGLAND RAILROAD COMPANIES, AND THE HON. JAMES L. HOWARD AND OTHERS:

To Hon. George M. Woodruff, Hon. John W. Bacon, Hon. William H. Hayward, Hon. Nathaniel Wheeler, and Hon. Morgan G. Bulkeley,

Commissioners for Bridging the Railroad Crossing at Asylum Street:

Gentlemen, — We most respectfully ask your Honorable Board to grant us a delay of two months from to-day, for the purpose of obtaining certain plans and detail drawings, for which we have sent to Europe, in the expectation that upon their receipt we shall be enabled to submit a plan for bridging the said crossing, which we are now assured by prominent citizens will undoubtedly meet the approval of the city, and thereby amicably arrange what now is the subject of much discussion and difference of opinion.

We ask this in view of the recent attention given elsewhere to the manner of abolishing grade crossings, and in view of our belief that the land damages in these proceedings will largely exceed the estimates hitherto made.

The delay of two months herein asked for will not impede the execution of the work.

To that end we ask that your counsel may be instructed to take no further steps for the condemnation of land until further order of your Board.

THE NEW YORK, NEW HAVEN & HARTFORD R. R. Co., AND THE NEW YORK & NEW ENGLAND R. R. Co.,

By Hyde, Gross & Hyde,

Their Attorneys.

HARTFORD, November 30, 1886.

To the Board of Commissioners for providing a Bridge at the Railroad Crossing at Asylum Street, Hartford:—

Now that the so-called west-side plan for a bridge has been brought out in details under your supervision it has become clear

that the construction of that plan will result in a total outlay of more than four hundred thousand dollars. And because of this great expense the two railroads in May last joined in presenting a memorial to the Court of Common Council of the city of Hartford submitting a proposal to build a bridge on the so-called south-side plan. Also litigation has sprung up respecting the powers conferred upon your Board with reference to the west-side plan which is likely to delay for a considerable time the progress of construction on that plan.

Therefore we, the undersigned, citizens of Hartford, concurring in the opinion that the present plan for a bridge lays too great a burden upon the parties who are to bear the cost of construction, believe it to be opportune and also most right and wise to bring this petition to your Board, asking that you reconsider the whole question of providing a bridge at said railroad crossing; and we particularly recommend and request that your Board will take up again for consideration the plan known as the Elevated Plan, and which has been once favorably acted on by your Board. We make this recommendation believing that plan to be the best solution of a complicated and difficult problem, and that its adoption and construction will meet the most general approval. We therefore respectfully ask your Honorable Board to grant to us an opportunity to be heard in favor of the change to the elevated plan, and also upon the other matters herein contained.

James L. Howard, George L. Chase, Roland Mather, M. Howard, J. F. Morris, Z. A. Storrs, H. A. Redfield, E. M. Bunce, George W. Moore, Hugh Harbison, J. G. Batterson, Atwood Collins, William H. Post, Jacob L. Greene, Hunt & Holbrook, A. C. Dunham, Newton Case, Henry Keney, Rodney Dennis, J. P. Harbison.



#### STATISTICAL TABLES.

#### TABLE 1.

4		RAIL	ROAD	C	OMM	ISSION	ER		REPO	ORT.			[Jan.	
13	F ROAD, FRACK	InConn.	56.634	4.052	29.500	44.890	52.870	83 100	95.690	13.200	75.730	16.140	80.910	086 69
12	LENGTH OF ROAD, SINGLE TRACK MILES.	Total.	56.634	4.052	29.500	44.890	52.870	128.780	95.690	13.200	75.730	16.140	154.850	148.820
=	Sidings.	In Conn.	6.634	.462	લં	8.390	0.670	15.400	15.870	1.860	13.780	3.140	14.520	13,980
10	Sibi	Total.	6.634	.463	ેં	8.390	6.670	20.480	15.870	1.860	13.780	3.140	27.500	27.320
6	TRACK.	Іп Сопп.		•				:	: :		5.40			
×	DOUBLE TRACK.	Total.		. :							5.40			
2	LENGTH OF MAIN JANE AND BRANCHES.	In Conn.	50.	3.59	20.20	26.50 6. 4.	46.20	02.99	74.46 5.36	10.50	56.55	13.	51.26 14.09 1.04	26.
9	LENGTH OF MAI JANE AND BRANCHES.	Total.	50.	3,59	20.20	26.50 6. 4.	46.20	108.30	74.46	10.50	56.55	13.	94.64 14.09 1.04 7.51	121.
10	ON ROAD.	То—	Willimantic, Ct.,	Turnerville, Ct.,	Mass. State Line.,	Wilson Point, Ct., Bethel, Ct., Branchville, Ct.,	Fenwick, Ct.,	Rhinecliff, N. Y.,	Mass. State Line Brookfield Junc., Ct.	Jromwell, Ct.,	Winsted, Ct.,	Ansonia, Ct.,	Sonway Junc., Mas. Samington, Ct., Simsbury, Ct., Northampton, Mass. So. Deerfield, Mass.	Brattleboro, Vt.,
4	LOCATION ON ROAD.	From-	New Haven, Ct.,	Colchester, Ct.,	East Hartford, Ct.,	Danbury, Ct	Hartford, Ct.,	Hartford, Ct.,	Bridgeport, Ct.,	Meriden, Ct.,   Cromwell, Ct.,	Bridgeport, Ct.,	New Haven, Ct.,	New Haven, Ct Conway Junc., Mas. New Harford, Ct Farmington, Ct Tarifwille, Ct Simsburg, Ct Williamsb's, Mass., Northampton, Mass. Turner's Fälls, Ms., So. Deerfield, Mass.	1859 1849-67 New London, Ct., Brattleboro, Vt.,
60		Opened of the second	1870-73	1877	1876	1852	1871	1871	1840	1885	1849	1871	1848-81	849-67
C.I		Chartered	1875 1	1876	1871	1850	1880	1881	1836	1882	1845	1864	1846	1859
1	NAMES OF ROADS AND BRANCHES.	[Branches in <i>Italics.</i> ]	1 Boston & New York Air Line,1	2 Colchester,	3 Connecticut Central,	4 Danbury & Norwalk,2 Hunleyville, Ridgefield,	Hartford & Connecticut Valley,3	6 Hartford & Connecticut Western,4	7 Housatonic,	8 Meriden & Cromwell, Centre Street Extension,	Naugatuck,	10 New Haven & Derby,	11 New Haven & Northampton,  New Hartford,  Cardfridle,  Williamsburg,  Turner's Folls,	12 New London Northern, 5
-	7	Number.	H	ĊS	ಣ	4	70	9	£~	œ	6	10	ㅋ	12

1887.]			STATI	STICAL	L T	ABLI	es.	
285.220	303.145	81.740	62.060	5.540	59.756	9.213	4.850	1,421.340
554.780	389.441	146.120	87.580	5.540	59.756	9.213	4.850	2,116.056 1,421.340
26.800	79.085	5.450	14.080	.740	9.756	.913	.250	973.370
120.910	101.941	15.740	21.100	.740	1.990	.913	.250	409.046
56.10	103.28	9.29		/ .: : : : : : : : : : : : : : : : : : :				174.07
108.10	135.	53.29						301.79
32.18 32.18 5.35	103.28 10. 4.50 3.	17.	41.25 6.30 .43	4.80	50.28	8.30	4.60	973.90
215.04 1.80 58.50 28.41 17.37 1.53 1.64 1.64	123.20 10. 4.50 3. 11.80	62.50 9.90 4.69	59.75 6.30 .43	4.80	50.28	8.30	4.60	1,405.22
Hopewell Jun., N.Y. Pishkill, N. K. Providence, R. L. Cook Bt. Boston. Southbridge, Mass. Dedham Junc., Mas. Charles River, Mas.	Ct Berlin Junc. Ct M. indsor Locks, Ct Ct Berlin Junc. Ct Ct Berlin Junc. Ct N.Y New Rochelle, N.Y.	Providence, R. I., Buttonwoods, R. I., Pontiac, R. I.,	Worcester, Mass Allyn's Point, Ct.,	Port Chester, N. Y., Vernon, Ct.,	Hawleyville, Ct.,	New Canaan, Ct.,	Waterbury, Ct.,	
Boston, Mass., Wicopee Jim, N.Y. Willmantic, Ct Woonsocket, R. I., East Thompson, Ct. Dedham, Mass Edden, Mass In Providence, R. I., In Hartford, Ct.,	Harlem Junc., N.Y., Middletown, Ct., Suffield, Ct., New Britain, Ct., Harlem River, N.Y.,	Groton, Ct Auburn, R. I., Auburn, R. I.,	Norwich, Ct., In Norwich, Ct.,		New Haven, Ct	Stamford, Ct.,	Watertown, Ct.,	
1855-81	1839-70	1837	1840	1863	1872	1868	1871	
1873 1855–81	1871	1832	1833	1867	1873	1883	1869	
New York & New England,*  Woonsocket, Southbridge, Dodhum, Rudge Hill, Dorrunes St., Freight Branch,	New York, New Haven & Harford, T. Middletown, Suffield, Suffield, New Britain, Harlem River,	New York, Providence & Boston, Warwick, Pontiac,	<del>- : : :</del>		Shore Line, 10.	Stamford & New Canaan, 11	Watertown & Waterbury,	Total,

<sup>9</sup> Road commenced operations in 1870, under the charter granted to the New Haven, Middletown & Willinantic R. R. Company in 1857.

<sup>9</sup> Original charter granted to the Farinield County R. R. Company, 1835, renewed in 1846, and name changed to D. & N. R. R. Company in 1850.

<sup>9</sup> Successor to the Connecticut Western R. R. Co., chartered in 1868.

<sup>9</sup> Successor to the Connecticut Western R. R. Co., chartered in 1868.

<sup>9</sup> Successor to the Connecticut Western R. R. Co., chartered in 1868.

<sup>9</sup> The New London, Willinantic & Springfield R. R. Company was incorporated in 1847. In 1848, that Company and the New London, Willinantic & Palmer R. R. Company, incorporated by the State of Massachusetts, were permitted, by the Legislature of Connecticut, to become one corporation, to be known as the N. L. N. R. R. Company, and the New L. L. N. R. R. Company in 1859.

<sup>9</sup> Martiou & New Haven R. R. Company incorporated in 1833; Hartford & Erie R. R. Company in 1853. and privileges of its charter conferred on H. & N. H. R. R. Company in 1842. N. Y. & N. H. R. R. Company in 1852, which 1534 are in Connecticut.

<sup>9</sup> Company in 1872.

11 The New Canan R. R. Company was incorporated in 1866. The mortgage having been forestosed, the Legislatine of 1889 incorporated the Stanford & New Canaan R. R. \* Charter granted to Shepang Valley R. R. Company in 1868. 10 New Haven & New London R. R. Company incorporated in 1848; mortgage foreclosed and bondholders incorporated as Shore Line Railway Company in 1864. Company, which took possession of the road as such February 1, 1883.

### TABLE II.—CAPITAL STOCK.

20 Issued for increased Valuation.	588.75 \$160,000.00 700.00 448,825.00 000.00 259,029.80	\$00,1,004.00
19 Issued for undivided Earnings.	\$101,588.75 \$160,000.00 142,700.00 448,825.00 578,000.00 259,029.80	\$522,255.70
18 Issued for Stock of other Corporations.	\$101,583.75\$160,000.0 200.00 200.00 200.00 142,700.00 448,825.0 660.00 15,500,000.00 15,500,000.00 259,029.8	\$19,999,000.07
17 Issued for Bonds.	\$2,989,000.00 1,750,200.00 273,000.00 1,102,660.00 19,313,000.00 210,000.00 678,125.00	\$21,059,185.00
16 Issued for Cash.	\$25,000.00 \$361,600.00 \$361,600.00 \$360,000.00 \$37,696.00 \$446,600.00 \$446,600.00 \$446,600.00 \$397,696.00 \$406,000.00 \$3,000,000.00 \$3,000,000.00 \$3,000,000.00 \$40,000.00 \$41,000.00 \$41,000.00 \$41,000.00 \$41,000.00	. \$15, 154,510.23 \$03,520,011.40 \$14,210,150.10 \$21,053,155.00 \$15,550,000.01 \$622,266.10 \$001,594.50
Authorized by vote of Company.	\$4,000,000.00 \$00,000.00 \$00,000.00 \$000,000.00 \$000,000.00 \$000,000.00 \$1,000,000.00 \$2,000,000.00 \$1,500,000.00 \$2,000,000.00 \$2,000,000.00 \$2,000,000.00 \$2,000,000.00 \$2,0	\$03,920,011.40
14 Authorized by Charter.	\$4,000,000.00  \$60,000.00  1,000.000.00  1,200.000.00  2,000,000.00  2,000,000.00  2,000,000.00  2,000,000.00  4,000,000.00  1,250,000.00	\$19,194,010.29
RAILROADS.	ew York Air Line Central, Norwalk, Conn. Walley, Conn. Western, Cromwell, & Derby, & Northamptor In Northern, We Regland, Worcester, Worcester, Worcester, Worcester, Worcester, Worcester, Worcester, New Canaan, New Canaan,	1 0tal,
Number.	100000000000000000000000000000000000000	

\* See return N. Y. & N. E. R. R. Co.

FABLE III. — CAPITAL STOCK.

	12	27	60	<del>*</del> 5	20	96
RAILROADS.	Otherwise issued.	Total amount issued.	Total issue per last report.	Issued per mile of road.	Amount held in Connecticut.	Amount same per last report.
Boston & New York Air Line,	\$836,100.00	\$3,825,100.00	\$3,818,400.00	\$76,502.00	\$1,912,500.00	\$1,913,500.00
Colchester,		25,000.00	25,000.00	6,963.79	25,000.00	25,000.00
Connecticut Central,	86,900.00	448,500.00	448,500.00	16,279.49	325,000.00	344,400.00
Danbury & Norwalk		600,000.00	600,000.00	16,438.35	136,350.00	314,550.00
Hartford & Conn. Valley		723,200.00	713,200.00	15,653.61	717,600.00	717,600.00
Hartford & Conn. Western, .	800,000.00	2,550,200.00	2,540,300.00	23,547.55	1,340,400.00	1,345,800.00
Housatonic,		2,000,000.00	2,000,000.00	25,056.37	862,100.00	904,000.00
Meriden & Cromwell,		300,000.00	300,000.00	26,445.02	299,700.00	299,700.00
Naugatuck,	737,779.00	2,000,000.00	2,000,000.00	35,366.75	1,409,300.00	1,409,100.00
New Haven & Derby,		446,600.00	446,600.00	34,353.84	408,900.00	408,900.00
New Haven & Northampton,		2,460,000.00	2,460,000.00	19,316.84	919,700.00	805,900.00
New London Northern,		1,500,000.00	1,500,000.00	12,396.69	946,500.00	946,500.00
New York & New England,.		21,213,000.00	18,699,000.00	65,116.49	113,600.00	79,900.00
V. Y., N. Haven & Hartford,		15,500,000.00	15,500,000.00	110,163.38	6,782,900.00	6,611,700.00
I. Y Providence & Boston.		3,000,000.00		38,915.55	90,800.00	75,500.00
Norwich & Worcester		2,604,400.00	જ	39,160.64	77,900.00	75,500.00
Ridgefield & New York	46,400,00	246,550.00		10,586.08	99,150.00	99,150.00
Rockville		108,750.00		22,625.25	108,750.00	97,250.00
Shepang		299,850.00	•	9,280.97	296,900.00	296,750.00
Shore Line.		1,000,000.00	1,000,000.00	20,000.00	686,200.00	690,900.00
Stamford & New Canaan	99.877.46	99.877.46	99,877.46	12,033.52	99,577.46	99,577.46
South Manchester.		40,000.00	40,000.00	17,777,77	40,000.00	40,000.00
Watertown & Waterbury,		118,200.00	118,200.00	25,595.65	118,200.00	118,200.00
Total,	\$2,607,056.46	\$61,109,227.46	\$58,578,477.46	\$43,487.30	\$17,817,027.46	\$17,719,377.46

TABLE IV.—CAPITAL STOCK.

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ABLE V.-DEBT.

Proport'n per Total and debt.	10,000.00 4,325,100.00 6,963.79 50,000.00 17,804.69 939,1019.16 1,9219.05 1,927,045.48 3,442.07 3,223.26,100.03 3,210,834.18 18,380.17 1,270,542.24 33,002.70 6,535,544.55 13,533.45 3136,338.09 16,864.76 4,300,000.00 8,809.29 3190,041.78 1,250.00 00 8,809.29 3190,041.78 1,250.00 00 8,909.29 3190,041.78 1,250.00 00 4,000.00 1,200,000.00 4,000.00 1,200,000.00 4,7,869.56 154,400.00	* 23,444.80 94,054,332.41
38 Total per last report.	500,000.00 25,000.00 467,769.16 729,803.17 197,359.57 710,961.89 1,346,399.40 40,469.47 216,918.52 11,678,495.57 4,059,128.52 18,188.987.67 8,610,304.06 1,300,000.00 518,121.21 18,000.00 518,121.21 18,000.00 521,338.48 84,870.00	34,275,310.20
37 Total.	500,000.00 25,000.00 490,519.16 727,045.48 1159,028.48 660,634.18 1,460,718.16 70,269.23 228,209.44 4,075,544.55 11,636,338.09 11,636,438.09 11,636,44.06.25 2,641,687 2,641,687 2,641,687 3,641,687 3,641,687 17,500.00 17,500.00 585,641.78	32,945,104.95
36 Accounts payable, etc.	7, 214.16 82, 045.48 85, 634.18 76, 902.16 178, 509.04 77, 801.99 100, 544.55 1, 838.09 342, 107.89 641, 687.80 168, 141.78	1,595,582.07
35 Amt. of same per last report.	23.96 25.96 25.96 25.96 26.00 26	3,079,383.93
34 Amount of bills payable.	75,000,00 21,823,00 15,000,00 263,816,00 55,239,81 185,000,00 1,692,496.38 17,500,00	2,338,375.65
RAILROADS.	Boston & New York Air Line, Colchester, Connecticut Central, Danbury & Norwalk, Hartford & Conn. Valley, Hartford & Conn. Valley, Hartford & Conn. Western, Housatonic, Meriden & Cromwell, Naugainck, New Haven & Derby, New Haven & Borby, New London Northern, New York & New England, N. Y., Providence & Boston, Norwich & Worcester, Bidgefield & New York, Rockville, Shepaug, Shore Line, Shepaug, Shore Line, Stamford & New Canaan, Shore Line, South Manchester,	Total,

\* Average.

TABLE VI.—PROPERTY ACCOUNT.

46 Total assets,	\$4,599,909.15 50,000.00 786,414.16 1,451,773.58 938,982.60 3,380,634.18 3,737,085.41 1,197,886.34 6,937,730.73 21,406,704.83 4,044,981.87 21,406,704.00 172,863.00 173,863.00	\$91,442,189.73 \$9,832,042.85 \$101,274,232.58
45 Cash and cash assets.	\$33,739,38 \$25,510.86 \$6,510.86 \$6,610.86 \$1,807.28 \$25,318.40 \$4,011.26 \$4,640,366.11 \$1,195,262.88 \$52,567.30 \$2,567.35 \$3,757.35	\$9,832,042.85
44 Total permanent investments.	\$4,566,169.77 50,000.00 770,655.25 1,399,242.72 896,647.07 8,399,112.08 8,379,539.39 1,138,884.02 1,138,884.02 1,138,884.03 1,138,884.03 1,143,484.05 8,580,388.24 4,213,441.95 8,493,414.57 1,169,496.10 99,877.46 87,788.63 134,288.63	\$91,442,189.73
43 Other permanent investments.	,931.94 ,971.89 ,971.89 ,407.22 ,407.22 ,500.00 ,685.34 ,646.59 ,666.57 ,667.65 ,957.03 ,95	\$2,613,198.58
42 Equipment account.	228 228 228 228 348 388 3867 234 179 25 25 27 28 28 28 28 28 28 28 28 28 28 28 28 28	\$78,065,108.06 \$10,763,883.09
41 Construction account.	\$4,436,237.83 50,000.00 1,170,570.83 744,147.07 2,802,650.00 3,150,984.12 307,583.57 3,024,697.45 5,650,038.40 5,650,038.40 5,650,038.40 2,835,595,888.55 13,285,696.14 2,896,846.76 3,309,556.82 14,450.00	\$78,065,108.06
RAILROADS.	Boston & New York Air Line, Colchester, Connecticut Central, Danbury & Norwalk, Hartford & Conn. Valley, Hartford & Conn. Western, Housatonic, Meriden & Cromwell, New Haven & Derby, New Haven & Boerby, New Haven & Northem, New York & New England, N. Y., N. Haven & Baston, N. Y., N. Haven & Baston, N. Y., N. Haven & Latford, N. Y., Providence & Boston, Norwich & Worcester, Ridgefield & New York, Ridgefield & New York, Shepaug, Shepaug, Shore Line, Stanford & New Canaan, South Manchester, South Marchester,	Total,
Mumber.	1 8 8 4 4 9 6 6 8 6 9 1 8 8 4 4 9 1 1 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	

### TABLE VII.—EARNINGS.

ber.		47	48	49	909	61	20
unN	KAILKOADS.	Passenger.	Freight.	Mails.	Express.	Rents.	Other sources.
110	Boston & New York Air Line,					₹\$150,082.03	
₹ ೧၁	Connecticut Central,	* \$16,518.03	* \$62,705.21	* \$1,654.50	* \$644 61	* 390 00	
4, 7	Danbury & Norwalk,	109,678.90	115,402.27	2,907.99	4,500.00 3 958 99	471.23	1 219 49
ာင	Hartford & Conn. Western	117,006.26	213,437.66	9.743.12	5,855.68	2,921 79	
<u>r</u> -		245,294.23	362,440.28	13,127.35	15,000.00	4,048.95	54,834.03
00	-	2,857.64	21,782.49	***************************************	1	181.00	40.408.90
20 5	Naugatuck,	70 391 80	397,444.52 86.995.99	4,398.97 784 96	7,558 05	16,200.00	3 643.30
11	New Haven & Northampton.	219,053,46	573,497.60	9.303.25	15,674.52	3,324.06	17,216.20
12	New London Northern,	215,928.29	381,708.46	11,951	10,250.50	9,861.66	
13	New York & New England,.	1,296,895.97	2,262,479.18		93,161.42	53,467.03	111,331.70
14	N. Y., N. Haven & Hartford,	4,225,698.20	2,795.240.72	174,184.	250,663.34	111,448.04	44,711.36
15	N. Y., Providence & Boston,	652,881.69	508,051.38	21,112.88	32,477.84	19,556.24	3,040.23
16	Norwich & Worcester,	193,062,59	530,664.13	5,770.54	15,600.00	2,087.92	974.28
18						\$4,400.00	
19	-	16,171.53	42,011.71	1,635.48	1,041.18	245.50	7,278.59
3 €	Shore Line, Stamford & Mour Conson					7 100,000.00 + 4 000 00	
1 83 8	2 02 F	8,297.82	6,484.72		50.04		
25	watertown & waterbury,						
	Total,	\$7,754,571.26	\$8,383,431.08	\$307,329.84	\$457,303.73	\$223,128.21	\$263,374.57
11							

\* Included in N. Y. & N. E. R. R. Co. + Not included in the total of this column, but included in the earnings of the N. Y., N. H. & H. R. R. Co., by whom the rents are paid. ‡Not included in the total of this column, but included in the earnings of the N. Y. & N. E. R. R. Co., by whom the rent is paid.

### TABLE VIII. — EARNINGS.

60 Dividends	paid per last report.			82,600.00	200,0 0.00	90,000.00	:	240,000.00 233,802.00	2,400.00	75,000 00		\$2,628,071.00
59 Pard for	dividends.		į	22	200,000.00		133,000.00		2,400.00	75,000.00		\$1,965,038.04
58 Paid for	interest.	22,750.00 43,529,61				232,425 25 84,847 92	_		1,057.50	9,114.44		
57 Paid for	taxes.	\$2,225.00			33,290.42					15,456.22	214.00	\$660,139.54
56 Same perlast	report.	* + \$9,759 17				239,450.70		410,761.43 256,541.21	4.397.56		2,872.88	\$5,008,237.94
55 Net	earnings.	* \$4,037.50				259,334.86 302,065 05		407,437.97 282,302.74	13.595.90		6,062.39	\$6,019,221.23 \$5,008,237.94
54 Total per last	report.	* \$62.346.92				799,684.45			68 940 21		12,575.57	\$17,389,138.94 \$15,625,452.52
53 Total.		*\$81.912.35 939.060.30	217,977.22 348 964 51	694,744 84	704,336.48	838,069.09	3,863,994 25 7,601,946.41	1,237,120.26 748,659.06	68.383 99		14,832.58	\$17,389,138.94
RAILROADS.	Doctors & Now Vouls Air Line	Colchester. Connecticut Central. Danburg & Norwell	Hartford & Conn. Valley	Housatonic,	Naugatuck, New Haven & Derby	New Haven & Northampton,	New York & New England,	N. Y, Providence & Boston, Norwich & Worcester, Bidgefold & Now York	Rockville,	Shore Line, Stamford & New Canaga	South Manchester, Watertown & Waterbury,	Total,

\* Included in N. Y. & N. E. R.R. Co.

† Deficiency.

† Average.

ABLE IX.

		OPERATING	OPERATING EXPENSES.		PER MILE OF ROAD OPERATED	AD OPERATED.	
Number.	RAILROADS.	61 Total.	62 Total per last Report.	63 Gross Earnings.	64 Operating Expenses.	65 Net Earnings.	66 Maintenance of Way.
1-0	Boston & New York Air Line,						
6 co .	Connecticut Central,	* \$77,874.85	*\$72,106.09	\$2,973.22	\$2,826.67	\$146 55	\$779.87
4 10	Danbury & Norwalk,	140,450.16	130,430.26	6,382.47	3,847.95 3,759.44	2,534.52	858.74
စ	Hartford & Conn. Western,	247,668.76		3,185.43	2,260.78	924.65	622.37
~	Housatonic,	508,057 65		8,738.92	6,390.66	2,348.26	704.91
œς	Meriden & Cromwell,	19,026.68		2,359.15	1,812.06	547.09	632.52
n <u>-</u>	Naugatuck,	449,025.63 88 178 73	86 957 89	19,513,74	7,349.95	4,166 34	1,946.10
1	New Haven & Northampton,	578,734.23		4,844.05	3,345.09	1.498.96	793.20
13	New London Northern	327,635.08		5,204.13	2,707.73	2,496 40	574.23
133	New York & New England,	2,565,599.92	-	10,210.05	6,779.23	3,430.82	1,025.58
14	N. Y., N. Haven & Hartford,	4,911,759.88	4,563,939.09	28,647.67	18,509.80	10,137.87	3,606.14
15	N. Y., Providence & Boston,.	829,682,29	729,124.62		10,025.16	4,923.12	2,089.27
120	Norwich & Worcester,	466, 356, 32	421,178.14	12,529.85	7,805.12	4,724.73	1,158.56
18	Rockville.						:
13	Shepaug,	54,788.09	64,612.65	2,118.46	1,697.27	421.19	804.62
25	Stamford & New Canaan						
83 8	South Manchester,	8,770.19	9,702.69	6,592.25	3,897.86	2,694.39	492.89
3	watertown & waterdury,						
	Total,	\$11,447,792.56	\$10,617,214.38	4 \$11,453.86	4 \$7,489.13	+ \$3,964.73	+ \$1,389.91

\*Included in return of N. Y. & N. E. R. R. Co., and not in the "total" of this column,

## TABLE X.—OPERATING EXPENSES.

73 Repairs of machinery and tools.	**488 96 696 93 475 70 1,284 19 69.07 11,341 98 89,441 98 5,421 04 5,421 04 3,296 38 174 78	\$87,807.71
Repairs Re of cars.	*#2.368.74 16,022.49 15,171.66 44,192.73 287.20 43,524.76 60,666.95 20,666.95 20,669.37 175,862.09 543.923.73 46,815.69 1,907.34 1,907.34	\$1,030,920.87   \$8
71 Repairs of locomotives.	*\$3,771.42 1,907.80 1,907.80 13,696.05 80,371.42 452.71 17,811.78 8,382.98 143,068.23 192,270.58 192,270.58 179,647.10 53,770.93 2,812.34 2,812.34	\$597,531.70
Repairs of buildings and fixtures.	*\$647.45 7,535.08 4,753.38 27,543.64 1,426.79 1,426.79 16,749.34 16,749.34 193.770.428 193.770.428 193.770.428 193.770.428 193.770.428 1765.72 7,287.61	\$356,283.16
69 Repairs of fances.	*#961.07 2.80.37 2.766.29 2.766.29 2.766.29 3.059.70 199.13 737.84 944.00 2.023.86 2.918.98 44.26.62 28.469.35 5.628.99 787.26	\$96,616.89
68 Repairs of bridges.	*, 584,55 1,374,56 16,141,08 6,212,108 6,212,108 6,641,13 6,646,27 3,715,59 24,952,68 6,628,67 183,893,456 183,893,456 11,704,69	\$367,243.92
67 Repairs of road-bed and track.	**20,861.95 29,969.37 40,968.44 61,968.44 87,839.10 5,977.36 112,105.47 63,838.80 357,735.41 673,035.41 673,035.41 673,035.41 673,035.41 673,035.41 673,035.41	\$1,742,915.87
RAILROADS.	Boston & New York Air Line, Colchester, Connecticut Central, Danbury & Norwalk, Harford & Conn. Valley, Harford & Conn. Western, Housatonic, New Harden & Cromwell, New Haven & Derby, New Haven & Northampton, New London Northern, New York & New England, N. Y., N. Haven & Baland, N. Y., Providence & Boston, Norwich & Worcester, Ridgeffield & New York, Ridgeffield & New York, Shepaug, Shore Line, Stamford & New Canaan, South Manchester,	Total,

\*Included in N. Y. & N. E. R. R. Co.

# TABLE XI.—OPERATING EXPENSES.—FUEL.

Total cost.		\$7,060.36 15,223.94 16,907.57 35,725.44 51,511.53 1,715.5	1,269.69	\$495.00 \$1,092,743.52
000.	Cost.	495.00		\$495.00
A	No. of cords.	150.		150.
AL.	Cost.	\$534.25 941.56 941.56 10.85 1.09.36 2.286.89 2.303.81 2.86.89 2.303.81 2.812.81 2.812.81 3.992.83 3.992.83	00.00	\$60,355.62
GO	Number of tons.	114, 209.25, 85.81, 284, 05, 930, 21, 812, 812, 6, 378, 6, 378, 850, 850, 850, 850, 850, 850, 850, 85		14,010.24
OOD.	Cost.	\$354.40 \$351.15 \$50.00 \$0.00 \$1,56.86 \$1,381.38 \$20.00 \$3,00.00	33.16	\$14,096.43
M	Number of cords.	169. 25 49.25 100. 5. 2,476. 2,476. 368. 368. 50.		3,217.25
Ę.	Cost.	\$6,526.11 13,927.98 16,234.46 34,544.19 47,360.17 1,586.11 7,513.15 57,497.16 35,986.22 319,068.21 74,873.83 44,184.75 74,873.83 74,873.83 74,873.83 74,873.83 74,873.83	1,176.53	\$1,017,796.47 3,217.25 \$14,096.43
COA	Number of tons.	2,001. 4,176. 5,049.36 9,475.07 14,606. 8,391. 2,256. 19,039. 10,770. 10,770. 11,703.		318,879.10
, RAILROADS.				Total,
	RAILROADS, coal, wood, wood,	Number Cost, Number Cost, Of tons, Of t	RALLROADS.   Number of tons.   Oceast.   Oceast.	RAILROADS.   Number   Cost.   Number   Cost.   Number   Cost.   Number   Cost.   Cos

## TABLE XII. — OPERATING EXPENSES.

	79 Salaries and labor not before stated.	80 Oil and waste.	81 Injuries to persons.	S2 ,Damages to property.	88 Insurance.	84 Rent of other roads.	85 Other operating expenses.
Boston & New York Air Line,							
: :	*\$29,570.59	*\$323.00		*\$164.01	*855.14		*\$10.987.61
:	58,764.62	1,706 74	\$109.35	494.84	174.95		10,307.59
Hartford & Conn. Valley,	60,850.14	1,690.75	00.66	356.10	539.05		652.10
Hartford & Conn. Western,	34,966.18	2,425.02	2,000.00	791.32	542.43	\$4,440.00	60,926.21
:	141,646.35	5,723.84	1,142.50	907.78	2,787.58	74,100.10	35,955.68
:	8,261.55	275.38		89.77	156.25		796.8
:	153,848.36	4,128 42	1,508.75	547.38	2,328.78		42,000 5
New Haven & Derby	43,654.02	875.48		113.91	321.60	3,360.04	1,620.7
New Haven & Northampton,	178,415.14	8,008.49	3,168.13	571.97	1,771.80	28,443.09	39,004.94
New London Northern,	123,175.55	4,828.56	10.00	1,840.20	2,400.00		34,183.3
New York & New England, .	1,005,949.01	14,620.64	37,464.04	17,702.29	16,716.51	66,235.27	188,551.5
rd,	1,289,997.19	37,813.61	20,323.29	26,455.25	182.78	250,730.00	1,094,658.88
On,	261,646.76	11,693.98	10,495.80	1,671.01	2,984.95	17,663.00	134,588.5
Norwich & Worcester, Ridgefield & New York	174,709.52	2,465.42	125.95	6,456.10	990.46	40,475.00	48,374.13
:	15,216.48	469.22		262.15	220.25		287.10
South Manchester,	5,350.53	227.77					270.33
:	\$3,556,451.40	\$96,953.32	\$76,446.71	\$58,260.07	\$32,117.39	\$485,446.50	\$1,692,178.68

\* Included in N. Y. & N, E. R. R. Co.

## TABLE XIII.—TRANSPORTATION.

Boston & New York Air Line	-			PASSENGERS.			Freight.	
Boston & New York Air Line.         **64,008         **64,008         **706,026         **174,282         **182,550           Colchester,         (20chester)         **89,008         **64,008         **706,026         **174,282         **182,550           Connecticut Central,         (364,149)         345,630         5,172,744         78,326         74,212           Connecticut Central,         (364,149)         340,148         4,607,897         115,240         104,944           Hartford & Conn. Western,         268,778         265,658         4,461,248         306,278         285,483           Housatonic.         17,231         18,231         107,291         31,580         8,574           New Haven & Cromwell,         528,710         509,272         11,620,680         104,106           New Haven & Derby,         538,084         490,458         568,634         490,458         104,106           New Haven & Northern         471,700         407,381         7,177,575         2099,339         1,715,601           New York & New England         5,240,906         4,620,579         63,870,470         2,696,316         417,651           N. Y., N. Haven & Bartlord         8,267,310         7,765,575         226,162,644         2,976,946         2,987,49	Number	RAILROADS.	86 Whole number carried.	87 Whole No. carried per last report.	88 Number carried one mile.	89 Number of tons carried.	90 No. tons carried per last report.	91 No. tons carried one mile.
Connecticut Central, *89,008 *64,008 *706,036 *714,282 *132,550 Danbury & Norwalk, 447,561 480,148 4,507,897 115,240 104,944 Danbury & Conn. Valley, 268,778 265,658 4,461,248 230,813 190,800 B4,003,020 B1,2326 115,240 106,378 382,526 117,238 117,238 118,271 11620,680 21,580 282,632 S85,483 S82,573 118,271 11620,680 21,580 8,957 S85,483 S82,573 118,271 11620,680 21,580 104,106 104,106 S98,030 S99,030 S98,030 S98		Boston & New York Air Line,						
Danbury & Norwalk         447,561         430,143         4,507,897         115,240         104,944           Hartford & Conn. Valley, 265,478         364,149         365,658         4,607,387         78,326         74,212           Hartford & Conn. Valley, 265,678         340,954         380,020         306,378         385,483           Hartford & Conn. Western, 265,778         382,572         340,954         360,020         306,378         385,483           Housatonic, 382,730         17,233         11,620,680         31,437         282,632         385,483           New Haven & Derby, 193,708         18,271         11,620,680         31,437         282,632         382,532           New Haven & Derby, 193,708         407,351         7,177,575         123,689         104,487,714         448,714           New London Northern, 471,709         4,620,579         66,3870,470         2,099,339         1,715,661         17,1561           New York & New England, 1581,740         7,65,575         226,165,444         2,376,195         2,148,468         17,1561           N. Y. Providence & Boston, 1565,455         5240,906         4,620,578         8,620,282         689,749         546,059           Rockville, 260         18,773         18,765         18,773         39,121 <td></td> <td>Solchester,</td> <td>800.68*</td> <td>*64,008</td> <td>*706,026</td> <td>*174,282</td> <td>*132,550</td> <td>*3,259,532</td>		Solchester,	800.68*	*64,008	*706,026	*174,282	*132,550	*3,259,532
Hartford & Conn. Valley, 364, 149 3645,630 4,461,348 30,0313 15,212 16,0320 17,5,212 10,0320 17,5,212 10,0320 17,5,212 10,0320 17,5,212 17,233 182,526 18,371 107,291 21,580 8,957 17,233 182,312 2,025,276 123,689 104,1106 10,0320 1		Janbury & Norwalk,	447,561	430,143	4,507,897	115,240	104,944	2,330,993
Houstonic Coun. Peach., 582,526 340,954 107,291 31,580 8.957		Hartford & Conn. Valley,	364,149 968 778	345,630 265 658	5,172,744	230.813	190,800	10,305,044
Meriden & Cromwell,         17,233         18,271         107,291         21,580         8,957           Naugatuck,         528,710         509,272         1,620,680         331,437         282,632           New Haven & Derby,         193,798         182,312         2,625,276         1536,68         104,106           New Haven & Derby,         528,084         490,453         7,177,575         123,689         448,714           New London Northern,         471,700         407,351         7,177,575         2099,339         1,715,611           New York & New England,         5240,906         4,620,579         63,870,470         2,099,339         1,715,611           N. Y. Providence & Boston,         1,581,740         1,431,264         3,870,470         2,376,195         2,148,463           N. Y. Providence & Boston,         565,455         507,233         8,620,282         689,749         546,059           Ridgefield & New York,         18,758         18,396         37,773         39,121           Shepaug,         18,778         102,830         280,514         21,970         19,826           Waterbury,         19,011,381         17,430,921         384,478,756         7,925,815         6,873,997	2 20	Tonsafonic	382,526	340,954	9,890,020	806,278	285,483	17,296,373
New Haven & Derby.         528,710         509,272         11620,680         381,437         282,632           New Haven & Derby.         133,798         182,312         2,025,376         123,689         104,106           New Haven & Northampton, Say, Say, Board and Haven & Northern.         471,700         407,351         7,177,575         497,573         171,651           New York & New England.         5,240,906         4,620,579         63,870,470         2,099,339         1,715,661           N. Y., Providence & Boston,         1,581,740         1,431,264         30,573,526         497,573         447,369           N. Y., Providence & Boston,         1,581,740         1,431,264         30,573,526         689,749         546,059           No. Y., Providence & Boston,         1,581,740         1,431,264         30,573,526         689,749         546,059           Ridgefield & New York,         18,758         18,256         373,461         37,773         39,121           Sheprug,         16,473         102,830         280,514         21,970         19,826           Waterfown & Waterbury,         19,011,381         17,430,921         384,478,756         7,925,815         6,873,997		feriden & Cromwell	17,233	18,271	107,291	21,580	8,957	223,400
New Haven & Derby.         193,798         182,312         2,025,276         125,689         104,100           New Haven & Derby.         538,084         490,453         9,635,128         503,016         448,74           New Haven & Northern.         471,700         4620,579         63,870,470         2,099,339         1,715,661           New London Northern.         8,267,310         7,765,575         226,162,644         2,099,339         1,715,661           N. Y., N. Haven & Hartford,         8,267,310         7,765,575         226,162,644         2,376,195         2,148,463           N. Y., Providence & Boston,         1,581,740         1,481,264         30,573,526         689,749         546,059           Norwich & Worcester.         565,455         507,233         8,620,282         689,749         546,059           Ridgefield & New York,         18,758         18,396         373,461         37,773         39,121           Shore Line,         Stamford & New Canaan,         124,673         102,830         280,514         21,970         19.826           Watertown & Waterbury,         19,011,381         17,430,921         384,478,756         7,925,815         6,873,997		Vaugatuck,	528,710	509,272	11,620,680	331,437	282,632	8,822,988
New Haven & Northampton, New Haven & Northampton, Table 1         538,084         490,453         9 635,128         509,016         4485,144           New London Northern, New York & New England, S. 240,906         450,751         63,747,575         490,573         417,661           New York & New England, S. 267,310         7,765,575         226,162,644         2,909,339         1,715,661           N. Y., Providence & Boston, Orwich & Worcester.         1,581,740         1,481,264         30,573,526         487,368           Norwich & Worcester.         565,455         507,233         8,620,282         689,749         546,659           Rockville.         18,758         18,396         373,461         37,773         39,121           Shopaug, Line.         Stamford & New Canaan.         124,673         102,830         280,514         21,970         19,826           Watertown & Waterbury.         19,011,381         17,430,921         384,478,756         7,925,815         6,873,997		New Haven & Derby,	193,798	182,312	2,025,276	123,689	104,106	1,453,370
New London Northern,         471,700         407,351         7,177,575         497,573         417,601           New York & New England,         5,240,906         4,602,579         6,870,470         2,816,195         2,148,468           N. Y., N. Haven & Hartford,         1,561,740         1,481,264         30,573,536         2,376,195         2,148,468           N. Y., N. Haven & Boston,         1,561,740         1,481,264         30,573,536         492,837         487,368           Norwich & Worester,         565,455         507,233         8,620,282         689,749         546,059           Rockville,         18,758         18,396         373,461         37,773         39,121           Shopaug,         124,673         102,830         280,514         21,970         19,826           Watertown & Waterbury,         19,011,381         17,430,921         384,478,756         7,925,815         6,873,997		Vew Haven & Northampton,	538,084	490,453	9,635,128	503,016	448,714	29,064,137
New York & New England.         5,240,906         4,620,579         68,870,470         2,099,339         1,715,611           N. Y. N. Haven & Hartford, N. Y. Providence & Boston.         1,581,740         1,481,264         2,806,163,644         2,876,195         2,148,463           N. Y. Providence & Boston.         1,581,740         1,481,264         8,620,282         8,620,287         497,368           Norwich & Worcester.         565,455         507,233         8,620,282         689,749         546,059           Ridgefield & New York,         18,758         18,396         373,461         37,773         39,121           Sheprug,         10,011,381         17,430,921         384,478,756         7,925,815         6,873,997	_	Vew London Northern,	471,700	407,351	7,177,575	497.573	417,651	25,239,920
N. Y., N. Haven & Hartford, S.267, 310 7, 765, 575 226, 162, 644 2, 376, 195 2, 148, 468 N. Y., Providence & Boston, 565, 455 507, 233 80, 20, 738, 526 492, 837 487, 368 Norwich & Worvester, 565, 455 507, 233 80, 20, 282 689, 749 546, 059 8148, 768 18, 768 18, 768 18, 768 18, 768 18, 768 18, 778 18, 7		New York & New England.	5,240,906	4,620,579	63,870,470	2,000,339	1,715,661	135,470,333
N.Y., Providence & Boston, 1,581,740 1,481,264 30,573,526 492,837 497,368 Norwich & Worcester, 565,455 507,233 8,620,282 689,749 546,059 Ridgefield & New York, 18,758 18,396 373,461 37,773 39,121 Shope Line, Stamford & New Canaan, 124,673 102,830 280,514 21,970 19.826 Waterbury, 19,011,381 17,430,921 384,478,756 7,925,815 6,873,997			8,267,310	7,765,575	226,162,644	2,376,195	2,148,463	139,170,052
Norwich & Worcester.         565,455         507,233         8,620,282         639,749         546,039           Ridgefield & New York,         18,758         18,396         373,461         37,773         39,121           Shorp Line, Stamford & New Canaan, Stamford & New Canaan, Watertown & Waterbury,         124,673         102,830         280,514         21,970         19.826           Watertown & Waterbury,         19,011,381         17,430,921         384,478,756         7,925,815         6,873,997			1,581,740	1,431,264	30,573,526	492,837	487,368	20,489,660
Rigeneld & New York,       Rigeneld & New York,       37,773       39,121         Shore Line, Stamford & New Canaan, Stamford & New Care Line, Stamford & Waterbury,       124,673       102,830       280,514       21,970       19.826         Watertown & Waterbury, Total,       19,011,381       17,430,921       384,478,756       7,925,815       6,873,997		Vorwich & Worcester,	565,455	507,233	8,620,282	689,749	546,059	22,490,209
Nock Ville.       Brock Ville.       37,773       39,121         Shore Line.       Stamford & New Canaan.       124,673       102,830       280,514       21,970       19.826         South Manchester.       Watertown & Waterbury.       19,011,381       17,430,921       384,478,756       7,925,815       6,873,997		Ridgefield & New York,						
Stanford & New Canaan, 124,673 102,830 280,514 21,970 19.836 South Manchester, 124,673 17,430,921 884,478,756 7,925,815 6,873,997		Nockville,	18,758	18,396	373,461	37,773	39,121	778,210
South Manchester,     124,673     102,830     280,514     21,970     19.826       Watertown & Waterbury,     19,011,381     17,430,921     384,478,756     7,925,815     6,873,997								
Total, 19,011,381 17,430,921 384,478,756 7,925,815 6,873,997	2 (3)2 F		124,673	102,830	280,514	21,970	19.836	49,432
19,011,381 17,480,921 884,478,756 7,925,815 6,873,997		Valertown & Water Dury,						
		Total,	19,011,381	17,430,921	384,478,756	7,925,815	6,873,997	415,126,704

\* Included in N. Y. & N. E. R.R. Co.

#### TABLE XIV.—MILEAGE.

YEES.	98 Same per last report.					486										:	74		10		11,137
EMPLOYEES	97 Employees, in- cluding officers.		82°	002	197	585	35	483	86 <u>1</u>	540	404	3,040	4,113	010	±0±		- 57 		10		11,487
96	Total per last report.		*52,374	153,451	192,585	540,834	22,998	392,010	51,965	678,584	518,125	2,710,785	4,803,532	110,000	400,00		<sup>‡</sup> 64,957		17,312		11,786,130
ę,	Total.		*52,283	174,283	224,097	542,081	37,328	408,574	56,473	699, 190	564,364	2,996,808	4,975,243	355,300 255,000	150,000		168,309		17,716		12,509,819
94	Other trains.			5,413	28,549	25,646	15,380	66,460	2,120	75,640	540	737,778	1,008,697	34,304	101,910		7,307				2,204,178
86	Freight trains.		*18,676	68,211	68,952	293.386		152,920		225,030	306,596	1,020,982	1,388,161	247,340	171,290		56,280		1,570	:	4,148,540
3	Passenger trains.		*33,607	100,659	126,596	155,893 258,609	21.948	189,194	54,353	398,520	257,228	1,238,048	2,576,385	552,161	176,039		24,022		16,146		6,146,401
	RAILROADS.	Boston & New York Air Line,	Concesser,	Danbury & Norwalk,	Hartford & Conn. Valley,	Hartford & Conn. Western,	Meriden & Cromwell	Naugatuck.	New Haven & Derby,	New Haven & Northampton,	New London Northern,	New York & New England,	N. Y., N. Haven & Hartford,	N. Y., Providence & Boston,	Norwich & Worcester,	Rockville	Shepaug	Shore Line,	South Manchester,	Watertown & Waterbury,	Total,
	Number	= 0	N 00	4	Ġ	9 6	- x	ာ	10	11	٠ <u>.</u>	133	14	2	9 :	- ox			222	33	

\* Included in N. Y. & N. E. R. R. Co. + Includes 10,700 miles run on the Danbury & Norwalk Railroad. † Includes 10,633 miles run on the Danbury & Norwalk Railroad.

## TABLE XV.—ROLLING STOCK.

PASSENGER TRAIN CARS.	With patent platform, etc.	12	200	2 <del>4</del> 2	- E; α	927	\$03 *870	18		යා :	က	857
PASSENGER	107 With train brakes.	10	20	42 68 40 40 40	37	128	203 203 303 303	-000 173 18		က	က	890
106	Total per last report.	163	150 178	510 930	909	574	3,964 ************************************	2,612 452 743	ෙ	66	GD -	11,456
105	Total.	163	164	510 1,081	609	584	3,986 *5,986	458 739		25	60	12,170
104	Me die of b	152	143	486 1,034	51 574	73 545	3,793	*2,920 397 721		22		11,271
103	Baanc	4	e 9	15.5	12	: C	I 41 }	* 14. 8.		П		231
102	Passenger cars.	2	18 14	33 13	23.1	. 85 cr	152	*307 47 10		જ	က	899
·	With train Av.weight brake, in tons,	54	35 35 35 35	52	50.5	52	45 66.5	65	;	50	27	451.2
LOCOMOTIVES	100 With train brake.	5	ත ාය	15	15	25	102	\$ \$ \$ \$ \$ \$ \$ \$	:	જ	દય	318
T	99 Number.	7	2~-2	16 23	23.23	25. cr	130	*116 30	11	က	େ ଦ	416
	RAILROADS.	Boston & New York Air Line,	Concuester, Connecticut Central, Danbury & Norwalk, Hantford & Conn Valley	Hartford & Conn. Western,	Meriden & Cromwell,	New Haven & Derby,	New London Northern,	N. Y., N. Haven & Hartford,. N. Y., Providence & Boston,.	Ridgefield & New York,	Shepaug,	1 01 01 7	Total,
	Number.	1-0	15 co 4 10	90	- xx c:	110	233	455	172	130	82888	

\* Includes B. & N. Y. A. L. R. R. Co.

†Average.

BRIDGES IN CONNECTICUT.

TABLE XVI.
CROSSINGS IN CONNECTICUT.

	119	Stone arches. Aggregate length in feet.		50.	42.		1,209.	105.		30.	376.	1,665.	400.		67	*56.			2,894.
	118	Spans over 25 feet each.	*18		9 1	200	લ્ટ	တ	: 6	3 9	23		- º	:	1	*	:		184
IRON.	117	Aggregate length in feet.	*5,280.		325. 664	408.	98.	922.		1,181.	1,708.	11,492.	100.75 654.25	:	778	*507.	. 62.	123.	18,935.
_	116	Spans over 25 feet each.	*	4	15	56	25	Ξ	10		59	54	16	:	- L	*35	:		261
Wood.	115	Aggregate length in feet.	*7,112.	646.	897.	6,112.	1,436.	3,126.	5,633.	420. 6.176.	10,352.	23,137.	1,886.5		.00	*11,970.	.89.		77,277.25
	114	At grade with flag-man.			०३०	o —	<del>-</del>	4	ත <sub>1</sub>	— റാ	0	က -	4	:	:		:		35
	113	At grade with gates or electric signals.			CS 10	ာဏ	က	2	നാ ദ	n	31	67	တ က	:	:		* <del>*</del>		123
Ніенwау.	112	At grade.	*51	. es 5 TO	99	33	126	43	19	% <u>F</u>	222	887	17 34		9 %	*67	ķ 25 π	ာဏ	1,247
Hi	111	Under the track.	* *	<del>-</del>	CS E	- 2-	က		<u>ه</u>	ာလ	30	34	०२ ०२		cs <del>-</del>	*	,	જ	123
	110	Over the track.	*16	1	C5 +	9		H	10	2 <u>3</u> cc	31	77	os 10		-	*	:	1	151
	109	Rail- read at grade.	*1	-		<i>i</i> 3 4	20	: ::::::::::::::::::::::::::::::::::::	-	ಞ –	13	4	c.s	:	<del></del> .	\$ 63	:		46
		RAILROADS.	Boston & New York Air Line,	Connecticut Central	Norwa	Hartford & Conn. Valley, Hartford & Conn. Western,.		Naugatuck,	New Haven & Derby,	New Haven & Northampton,	New York & New England,	N. Y., N. Haven & Hartford,	N. Y., Providence & Boston, Norwich & Worcester	Ridgefield & New York,	Rockville,	Shore Line,	Stamford & New Canaan,	South Manchester,	. 'Fotal,
		Number.	1-	30 SC	4,	ဂ ဗ	£- C	စ တ	10	113	3 00	14	15	17	18	20 20 20	25	22.22	

\* Included in N. Y., N. H. & H. R. R. Co. † Included in Naugatuck R. R. Co.

#### TABLE XVII.

1.83 **51.50 **52.08 **25,728 **2,000 1.83 *
* 51.50 * * 21.49 * 22.65 * 45.27 * 7.9 6.7
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\*Included in N. Y., N. H. & H. R. R. Co.

+ Average

‡ Included in N. Y. & N. E. R. R. Co.

# TABLE XVIII.—EXPENSE PER TRAIN MILE.

RAILROADS.   Repirts of road all abor, etc.   Miscellaneous   131   132   134   135   135   13			
Tepairs of track, and bor, etc.   Miscellaneous.   Istania   Ist	135 Oil and waste.	\$0.000 0007 0007 0007 0007 0008 0008 0008	\$0.078
Tepairs of track, and bor, etc.   Miscellaneous.   Istania   Ist	E POWER AND 134 Fuel.	\$0.124 .0.033 .0.73 .0.043 .0.643 .0.83 .0.83 .0.83 .0.83 .0.83 .0.83 .0.83 .0.83 .0.83 .0.83 .0.83 .0.83 .0.83 .0.83	\$0.083
129   130   181	183 Repairs of cars.	\$0 045 0048 0071 044 076 008 108 113 087 086 059 109 064 076	\$0.082
129   130     130   Repairs of road bod, track, and bod, etc. bod, track, and bod, track, and bod, track, bod, b	MAINTEN 182 Repairs of locomotives.	\$0.072 \$0.041 .040 .043 .013 .043 .059 .064 .064 .064 .064 .064 .064 .064	\$0.048
129   13   Repairs of road- bod, track, and book track, and book track, and bod, a	131 Miscellaneous.	\$0.513 289 289 289 289 480 110 483 289 289 289 289 289 413 413 413 199	\$0.456
aoadd.  York Air Line, Fentral, Forwalk, Forwalk, Forwalk, Form. Valley, Forwell, Forwell, Forwell, Forwell, Forwell, Forwell, Forwester, Forwe	130 Salaries, labor, etc.	\$60 9.555 9.337 102 221 221 221 222 233 233 233 233 233 23	\$0.284
RAILROADS.  loston & New York Air Line, ololester.  lonnectcut Central,  lariford & Conn. Valley, lariford & Conn. Western, lonsatonic, leriden & Cromwell,  levingatuck,  lew Haven & Dorby,  lew Haven & Northampton,  lew London Northern,  lidgefield & New York,  lockville,  lockville,  lockville,  lockville,  lockville,  louth Manchester,  lou	129 Repairs of road- bod, track, and bridges.	\$0.410 252 252 199 178 221 327 198 123 129 192 192 193 129 129 129 129 129 129 129 129 129 129	\$0.168
		Boston & New York Air Line, Collchester. Connecticut Central, Danbury & Norwalk, Hartford & Conn. Valley, Hartford & Conn. Western, Housatonic, Meriden & Cromwell, New Haven & Derby, New Haven & Derby, New Haven & Britann, New London Northern, New York & New England, N. Y., Providence & Boston, N. Y., Providence & Boston, Norwich & Worcester, Ridgefield & New York, Rockville, Shepaug, Shore Line, Shepaug, Sunford & New Canaan,	Watertown & Waterbury, Average,

## TABLE XIX.—PER TRAIN MILE.

.1				Expenses.				EARNINGS	INGS.	
Митрет	RAILROADS.	136 Maintenance of way.	137 Motive pow'r and cars.	138 Miscella- neous.	139 Total.	140 Total per last report.	141 Gross.	Same per last rep'rt	143 Net.	Same per last rep'rt.
100	Boston & New York Air Line,									
15 to	Connecticut Central,	\$0.410	\$0.248	\$0.840	\$1.489	\$1.375	\$1.566	\$1.190	\$0.077	*\$0.186
4 rc	Danbury & Norwalk,	.180	208. 194.	.329	. 775	996	1.550	1.458	.197	070.
9		.199	.193	.332	.734	.803	1.020	.831	.296	.028
2-0	Housatonic,	.154	.221	.504	.879	.849	1.202	1.204	.323	.355
0 0	Nangatuck	291	2227	583	1.100	1.037	1.723	1.661	.623	.634
10	New Haven & Derby,	.327	.323	.911	1.561	1.674	2.880	2.901	1.319	1.227
11	New Haven & Northampton,	.196	.243	888.	.827	.785	1.198	1.178	.371	.393
13	New London Northern,	.123	.149	308.	.580	.603	1.115	1.065	.535	.462
13	New York & New England,.	.129	.234	.493	.856	.887	1.289	1.210	.433	. 223
14	N. Y., N. Haven & Hartford,	.192	. 220	.574	.987	.950	1.528	1.435	.541	.485
15	N. Y., Providence & Boston,	202.	.234	. 553	.994	.939	1.483	1.468	.488	.529
16	Norwich & Worcester	.129	902.	.535	.870	.861	1.397	1,386	.527	.522
_ o	Kidgeheld & New York,		:							
19	Shepaug	.451	.158	.312	803	.995	1.001	1.061	200	990
20	Shore Line,		:							
33	South Manchester,	790	.100	. 332	495	. 560	.837	.726	.342	.166
33	Watertown & Waterbury,									
	Average,	\$0.168	\$0.221	\$0.520	\$0.909	\$0.900	\$1.390	\$1.325	\$0.481	\$0.425

\* Deficiency.

#### TABLE XX.

Abdrage rate from all conference and from all conference from all conference from all commuters.    Average rate from all commuters commuters from all commuters from all parsenger. In the from all commuters from all parsengers.   Average rate from all commuters from all parsengers.   Average rate from all commuters from all parsengers.			RATES	OF FREIGHT	RATES OF FREIGHT AND FARE PER MILE.	MILE.	I	NCOME PER MILE CARRIED	LE CARRIED.	
Average rate   Aver	.1		145	146	147	148	149	150	151	152
Boston & New York Air Line,         60.0244         \$0.0074         \$0.0241         \$0.0192         \$0.0243           Conlebester,         \$0.0244         \$0.0074         \$0.0243         \$0.0192         \$0.0243           Connecticut Central,         \$0.0244         \$0.0229         \$0.0497         \$0.248         \$0.248           Danbury & Norwalk,         \$0.247         \$0.089         \$0.229         \$0.048         \$0.248           Hartford & Conn. Western,         \$0.248         \$0.266         \$0.200         \$0.248           Meriden & Conn. Western,         \$0.248         \$0.266         \$0.200         \$0.248           Meriden & Conn. Western,         \$0.257         \$0.266         \$0.200         \$0.248           New Haven & Derby,         \$0.232         \$0.0665         \$0.246         \$0.247         \$0.248           New Haven & Northampton,         \$0.297         \$0.069         \$0.250         \$0.247         \$0.291           New Haven & Northampton,         \$0.237         \$0.072         \$0.080         \$0.1057         \$0.201           New York & New England,         \$0.239         \$0.069         \$0.213         \$0.247         \$0.208           N. Y., Providence & Boston,         \$0.239         \$0.069         \$0.224         <	Mumbe		Average rate received exclusive of commuters.	Average rate from commuters.		Average rate of freight per ton.	From each passenger.	Same per last report.	From each ton of freight.	Same per last report.
Connecticut Central, \$6.0244 \$0.0074 \$0.0241 \$6.0192 \$6.0234  Danbury & Norwalk,	10	Boston & New York Air Line,								
Danbury & Norwalk         0302         0121         0243         0497         0243           Hartford & Conn. Valley,         0247         0093         0229         0368         0229           Hartford & Conn. Valley,         0248         0248         0200         0248           Housatonic,         0248         0248         0200         0248           Meriden & Cromwell,         0257         0125         0266         0900         0248           Naugatuck,         0232         0065         0226         0477         0226           Naw Haven & Derby,         0232         0062         0234         0347           New Haven & Northampton,         0230         0072         0364         0534         0237           New London Northern,         0230         0067         0364         0347         0237           New Fork & New England,         0230         0069         0221         0167         020           New Haven & Northampton,         0230         0069         0201         0167         020           N. Y., New Haven & Waren Fork,         0230         0231         0247         0236           Norwich & Worester,         0230         0247         0236         02	§ 00	Connecticut Central,	\$0.0244	\$0.0074	\$0.0241	\$0.0192	\$0.0234	\$0.0221	\$0.0192	\$0.0200
Hartford & Cohil. Valley, 10247 10095 10259 10308 10229 10308 10229 10308 10229 10308 10229 10308 10229 10308 10228 10308 10248 100848 102	4, 11	Danbury & Norwalk,	.0302	.0121	.0243	.0497	.0243	.0231	.0497	.0525
Housatonic, 10248 0248 0208 0248 0208 0248 0208 0255 0256 0266 0900 0255 0256 0900 0255 0256 0900 0256 0900 0256 0900 0256 0900 0256 0900 0256 0900 0256 0900 0256 0900 0256 0900 0256 0900 0256 0900 0000 0000 0000 0000 0000 0000 00	ာ ဇာ	Hartford & Conn. Valley,	.0373	.0080 .0080	6520. 0563	0207	. 0262 . 0262	0228	.0303 .0207	.0342
Meriden & Cromwell,         0.357         0.125         0.266         0.900         0.226           Naugatnck,         0.932         0.065         0.926         0.477         0.226           New Haven & Derby,         0.922         0.054         0.054         0.024           New Haven & Northampton,         0.227         0.027         0.197         0.227           New London Northern,         0.830         0.0672         0.300         0.151         0.201           New York & New England,         0.029         0.0690         0.0192         0.067         0.067           N. Y., New Haven & Hartford,         0.231         0.0657         0.193         0.041         0.020           N. Y., Providence & Boston,         0.230         0.0690         0.224         0.236         0.224           Ridgefield & New York,         Ridgefield & New York,         Rockville,         0.430         0.430         0.433           Shore Line,         Shore Line,         0.406         0.209         0.295         0.0430           Santh Manchester,         0.406         0.209         0.295         1.811         0.295	5-	Housatonic,	.0248		.0248	8020.	.0248	.0249	0200	.0235
Nauganck, Derby, 0.252, 0.0594 0.0220 0.0220 0.0220 0.0220 0.0220 0.0220 0.0220 0.0220 0.0220 0.0220 0.0220 0.0220 0.0227 0.0227 0.0227 0.0227 0.0220 0.0227 0.0227 0.0220	∞ ⊂	Meriden & Cromwell,	.0357	.0125	.0266	.0900	.0265	.0248	.0975	.1040
New Haven & Northampton,         .0227         .0227         .0227         .0227           New London Northern,         .0330         .0072         .0300         .0151         .0300           New London Northern,         .0339         .0072         .0300         .0151         .0300           New York & New England,         .0239         .0080         .0201         .0167         .0203           N.Y., Providence & Baston,         .0231         .00697         .0213         .0247         .0218           N.Y., Providence & Boston,         .0250         .0090         .0224         .0236         .0218           Norwich & Worcester,         .0250         .0090         .0224         .0236         .0224           Ridgefield & New York,         .0430         .0430         .0430         .0430         .0433           Shore Line,         .0406         .0209         .0205         .1311         .0295           Santh Manchester,         .0406         .0209         .0295         .1311         .0295	10	Naugatuck, New Haven & Derby.	0302	0000	.0356	0594	0347	.0347	.0477	.0454 0645
New London Northern,         0830         0072         0300         0151         0300           New York & New England,         0209         0080         0201         0167         0203           N. Y., New Haven& Harford,         0231         00637         0192         0200         0186           N. Y., Providence & Boston,         0230         0069         0224         0236         0234           Norwich & Worcester,         0250         0090         0224         0236         0224           Ridgefield & New York,         Rockville,         0430         0430         0433           Shore Line,         Shore Line,         0460         0209         0295         1311         0295           Sauth Manchester,         0406         0209         0295         1311         0295	11	New Haven & Northampton,	.0227		.0227	7610.	.0227	.0234	.0197	0220
New York & New England	123	New London Northern,	.0330	.0072	0300	.0151	.0300	.0318	.0151	.0164
N. Y. Providence & Boston, 0233 0069 0213 0247 0218 Norwich & Worcester, 0250 0090 0224 0224 0224 0224 0224 0224 022	15.	New York & New England,	.0209 .0209	0800	.0201	.0167	.0203	.0193	.0167	.0171
Norwich & Worcester,         .0250         .0090         .0234         .0236         .0234           Ridgefield & New York,         .0430         .0430         .0430         .0433           Shepang.         .0430         .0430         .0433           Shore Line,         .0406         .0209         .0295           South Manchester.         .0406         .0209         .0295	15	N. Y., Providence & Boston	0232	6900	0213	0247	.0213	0219	0247	0219
Rockville,   Control   C	16	Norwich & Worcester,	.0220	0600	.0224	.0236	.0224	.0226	.0236	.0249
Shepaug.       .0430       .0430       .0438         Shore Line,       .0488       .0430       .0438         Stamford & New Canaan,       .0406       .0209       .0295         Waterbury,       .0406       .0209       .0295	18									
Stamford & New Canaan,0406020513110295	19		.0430		.0430	.0540	.0433	.0434	.0540	.0532
South Manchester,	22.									
0000 0	88	02 F	.0406	6080.	.0295	.1311	.0295	.0294	.1311	.1281
\$0.0202 \$0.0200 \$0.0200 \$0.0201 \$0.0201		Average,	\$0.0282	0.0093	\$0.0260	\$0.0202	\$0.0201	\$0.0202	\$0.0203	\$0.0204

# TABLE XXI.—GENERAL PERCENTAGE.

	153	154	155	156	157	158	159
RAILROADS.	Gross earnings to capital and debt.	Net earnings to capital and debt.	Net earnings to permanent investment.	Net earnings to gross earnings.	Passenger receipts to gross earnings.	Freight receipts to gross earnings	Operating expenses to gross earnings.
1 Boston & New York Air Line, 2 Colchester							
_	8.65	.43	.52	4 93	20.16	76.55	95.07
Danbury & Norwalk,	17.55	6.97	6.61	39.72 90.37	47.08	49.53	60.28
Hartford & Conn. Western	10.86	3.15	3.13	29.03	33.53	61.16	70.97
Housatonic,	20.02	5.39	5.53	26.87	35.31	52.17	73.13
Meriden & Cromwell,	6.69	1.55	1.63	23.19	11.13	87.93	76.81
Naugatuck,	31.61	11.43	10.51	26.17	87.28	56.42	63.83
New Haven & Derby,	12.80	9.80 0.80 0.80 0.80 0.80 0.80 0.80 0.80	6.57	45.80	43.22	52 98	54.20
New Haven & Northampton,	20.08	50.0 0.08	9.94	50.95 47.97	20.13 34.90	68.43 60.61	59.03
13 New York & New England	10.21	3,43	3.52	33.60	33.56	58.55	66.40
A	41.90	14.83	16.04	35.39	55.58	36.77	64.61
N.Y.	28.53	9.47	9.67	32.94	52.77	41.06	67.06
Norwich & Worcester,	23.47	8.85	8.08	37.71	25.78	70.88	62 29
, , ,							
19 Shepaug,	7.08	1.42	5.06	19.89	23.64	61.43	80.11
	26.28	10.74	6.90	40.88	55.94	43.72	59.12
Watertown & Waterbury,							
А ургаор	18 48	6 40	6.58	34 48	44.59	18 91	65 59

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DIA WALL A COLDENING IN CONNECTION OF	RICE AND THE STREET OF THE STREET OF THE STREET
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A COLDENHO IN CONNECTION A VICTORIAL B.	A RICH A COLLUSION OF THE COLUMN OF T
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	SEERS	178	Not fatal.	: :	:	<del>г</del> с	2 :	:03	11	જ	10	13	<b>—</b> с	• : :	:	:				22
	TRESPASSERS	121	.[sta]		0.0	જ		- ଜନ୍ମ	-	<b>,</b> -, c	က တ	35.	න ර	?	:	:				64
	GERS.	176	Mot fatal.		:	લ્ય	: :			:	22	13			:	:	:		:	37
	PASSENGERS.	175	Fatal.		-	:	: :	:		:		က	:	7		:	:		:	2
		174	Not fatal.		-	က	. 70	T 6	, <del>, ,</del>		. 69	46	: 0	٥ :	:	:	:		:	142
		178	Fatal.		:		: :	:		<del>-</del> ,	1C	16		٦ :		:	:		:	25
	EMPLOYEES.	172	Other canses.			-	:-	. 67	-	લ્ટ ૧	40	31	: •	7		:	:		:	08
	EMPL	121	Coupling or un-		-	ાજ	્ જ	«	· :	:	94	508		41		:	:		:	09
		170	Falling from car,		:		: જ	-	1	:	-	11	<b>⊢</b> 0	.5		:	:	: :	:	22
	WAY INGS.	169	Not fatal.		:			:		:	cr	•	: 0	15		:	:		:	2
Treat	HIGHWAY CROSSINGS	168	Fatal.		-	1		:		:		9 41	:	:		:	:		:	6
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		166	Fatal.		_	H 05 -	<del>-</del> ന	: 60	· —	cs .	4 8	47	4.	4		÷	:			95
	ENT.	165	Total.	:	۳	<b>x</b>	es 00		# co	10	4 5	132	70 (				:			325
	GENERAL STATEMENT	164	Children.			::	:	:-	1	:	:	4	: (	25		:	:			2
	AL ST	163	Adults.	i		000	es 00	6	133	ĭO.	4 5	128	ت	=	: :	:	:		:	318
	ENE	162	Trespass-			r 60	೦೨ ೧೦	10	120	တ	<u>ر</u> دو دو	54	4,1	<u> </u>		:	:		:	116
	0	191	Em- ployees.		7	4 es	10		, <del>,</del>	ςγ	17	625		_		:	:	: :		167
		160	Passen- gers.		-	- cs		:		:	:66	16	:	-		:	:			43
			RAILROADS.	Boston & New York Air Line,			Hartford & Conn. Western,	1545	New Haven & Derby	New	New London Northern	N K	N.Y.	Norwich & Worcester,	Rockville	-	Shore Line,			Total,
			Number.	1-0	2 00 7	1 1O	9 2	တင	10	11	500	- <del>-</del> -	15	1.5	18	19	25	2 65	\$5	1 [

ber.			0	CAPITAL STOCK ISSUED.		
unn 7	KAILKOADS.	1882.	1883.	1884.	1885.	1886.
-	Boston & New York Air Line.	\$3.800.800.00	\$3,805,100.00	\$3,808,600.00	\$3,818,400.00	\$3,825,100.00
100	Colchester	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
S 00	Connecticut Central	448,500.00	448,500.00	448,500.00	448,500.00	448,500.00
4		600,000.00	00.000,009	00.000,009	600,000.00	600,000.00
1 20		704,800.00	722,400.00	723,200.00	723,200.00	723,200.00
e e	_	2,165,000.00	2,491,100.00	2,530,700.00	2,540,300.00	2,550,200.00
2	Honsatonic	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
00	_		* 300,000.00	255,000.00	300,000.00	300,000.00
0	_	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000.000.00
2		164.050.00	+ 99,878,25	+ 99,877.46	+ 99,877.46	+ 99,877.46
7	New Haven & Derby	447,100.00	447,100.00	446,600.00	446,600.00	446,600.00
100	New Haven & Northampton.	2,460,000.00	2,460,000.00	2,460,000.00	2,460,000.00	2,460,000 00
3 00	New London Northern	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
14	New York & New England	16,502,000.00	17,137,000.00	18,120,000.00	18,699,000 00	21,213,000.00
1 10	N V New Haven & Hartford	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00
1 9	N V Providence & Boston.	3.000,000.00	3,000,000 00	3,000,000.00	8,000,000.00	3,000,000.00
7.7	Norwich & Worcester	2,604,400.00	2,604,400 00	2,604,400.00	2,604,400.00	2,604,400.00
2	Ridoefield & New York.	228,550.00	246,550.00	246,550.00	246,550.00	246,550.00
200		108,750.00	108,750.00	108,750.00	108,750.00	108,750.00
000		299,700.00	299,700.00	299,700.00	299,700.00	299,850.00
5 6	Shore Line	1 000,000,00	1.000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
000		40.000.00	40,000.00	40,000.00	40,000.00	40,000.00
88		118,200.00	118,200.00	118,200.00	118,200.00	118,300.00
	E	Ø55 716 850 00	& K 6 052 678 95	\$57 935 077 46	\$58 578 477.46	\$61,109,227.46
	T Otal,	\$50°, 110°,000°,00	\$90,010,000 \$10,000	\$5.1.0,000,10¢	\$ 100°00°	

\* Forty per cent. only called in up to Sept. 30, 1883.

+Stamford & New Canaan R. R. Co.

) .Te				FUNDED DEBT.		
Mumbe	RAILROADS.	1882.	1883.	1884.	1885.	1886.
-	Boston & New York Air Line	\$500,000.00	\$500,000,00	\$500,000,00	\$500 000 00	\$500 000 00
. CS	Colchester,	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
က	Connecticut Central,	325,000.00	325,000.00	325,000.00	325,000.00	325,000.00
4, )	Danbury & Norwalk,	500,000.00	650,000.00	650,000.00	650,000.00	650,000.00
<i>د</i> د	Hartford & Conn. Valley,	338,400.00	150,800.00	150,000.00	150,000.00	137,200.00
) <u>}</u>	Housafonic	1 050 000 00	1 116 000 00	1 116 000 00	1 096 500 00	1 120 000 00
00	Naugatuck,		150,000.00	150,000 00	150,000.00	150,000.00
ဘ <u>င</u>	New Canaan,	99,878 25				
1 1	New Haven & Derby,	939,000 00 9 900,000	525.000.00	525,000.00	525,000.00	525,000.00
100	New Tayen & Northampton,	1 409 500 00	3,200,000.00	3,200,000.00	3,200,000.00	3,900,000.00
133		13.053.532.00	13.792.532.00	15.801.317.88	14.031.000.00	14 361 000 00
14	Z		2,000,000.00	2,000,000.00	2,000,000,00	2,000,000,00
15		1,300,000.00	1,300,000.00	1,300,000.00	1,300,000.00	1,300,000.00
16		400,000.00	400,000.00	400,000.00	400,000.00	400,000.00
	Kidgeneld & New York,	00 000 9				
32		400,000,00	400.000.00	400.000.00	400.000.00	400 000 00
200		200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
222	South Manchester,	19,000.00	19,000.00	19,000.00	19,000.00	19,000.00
I						
	Total,	\$23,581,310.25	\$26,552,832.00	\$28,770,817.88	\$26,981,000.00	\$28,121,700.00
						-

			FLOATING DEBT.		
KAILKOADS.	1882.	1883.	1884.	1885.	1886.
Boston & New York Air Line,	\$13,064.48				
Connecticut Central	80,219.16	\$97,269.16	\$120,019.16	\$142,769.16	\$165,519.16
Danbury & Norwalk,	147,000.00	50,000.00	59,469.87	79.803.17	77,045.48
Hartford & Conn. Valley	37,462.90	86,602.25	61,115.45	47,359.57	21,823 96
Hartford & Conn. Western.	101,711.98	318,356.16	198,092,68	200,961.89	50,634.18
Housatonic,	282,869.30	321,948.50	272,639.24	249,899.40	340,718.16 70 269 32
Nangatuck	71.385.69	90.673.17	78,412.51	66,918 64	78,209.43
New Canaan	18,252,99	2,620,58	*2,900.56		
New Haven & Derby	88,018.35	86,825,48	77,904.90	298,455.37	298,942.24
New Haven & Northampton.	675,629,22	779,562.07	807,320.32	859,128.52	175,544.55
New London Northern		201,787.83	177,253.73	178,963.59	136,838.09
New York & New England.	2,571,833,22	1,621,822.98	2,181,319.83	4,107,987.67	2,263,406.25
N. Y., N. Haven & Hartford,	1,107,680.18	566,323.08	581,822.00	610,264.06	641,687.80
Norwich & Worcester,	107,141.48	142,485.08	93,301.18	118,121.21	185,641.78
Rockville.	13,399.10	20,459.05	18,831.90	18,000.00	17,500.00
Shepaug,	154,000.00	182,000.00	210,000.00	238,000.00	266,000.00
South Manchester	23,871.72	27,875.80	24,617.56	21,338.48	16,424.55
Watertown & Waterbury,	11,880.00	32,210.00	14,540.00	15,870.00	17,200.00
Total	\$5,736,043,19	\$4,559,821.19	\$4.979.560.41	\$7,294,310.20	\$4,823,404.95

\* Stamford & New Canaan R. R. Co.

er.			ρ <sub>η</sub>	PERMAMENT INVESTMENT,	ďΤ,	
qunN	RAILROADS.	1882.	1883.	1884.	1885.	1886.
1 Bost	Boston & New York Air Line,	\$4,561,916.39	\$4,562,216.39	\$4,566,169.77	\$4,566,169.77	\$4,566,169.77
2 Colc	Nolchester,	50,000.00	20,000.00	50,000.00	50,000.00	50,000.00
3 Con	Connecticut Central,	770,655.25	770,655.25	770,655.25	770,655.25	770,655.25
4 Dan	Danbury & Norwalk,	1,306,584.42	1,358,751.40	1,365,687.25	1,380,119.99	1,399,242.72
5 Har	Hartford & Conn. Valley	1,006,721.77	822,099.48	890,940.99	896,647.07	896,647.07
6 Har	Hartford & Conn. Western,	2,865,033.81	3,086,690.03	3,239,312.03	8,239,212.03	8,239,212.03
7 Hou	Housatonic,	8,251,713.14	3,289,066.95	3,332,887.38	3,333,409.39	3,379,539.39
8 Meri	Meriden & Cromwell,		92,027.63	252,137.48	337,900.23	351,544.84
	Naugatuck,	2,180,170.32	2,360,059.23	2,423,284.02	2,423,284.02	2, 423, 284. 02
10 New	New Haven & Derby,	1,115,458.29	1,122,585.29	1,126,988.89	1,133,809.42	1,133,884.42
11 New	New Haven & Northampton,	6,479,723.90	6,527,007.53	6,577,338.37	6,580,368.24	6,580,368.24
	v London Northern,	3,130,308.84	3,113,192.07	3,113,192.07	3,143,052.07	3,154,264.80
13 New	New York & New England,.	33,134,617.09	34,146,052.35	36,664,055.25	36,708,040.72	36,882,293.53
Z	., New Haven & Hartford,	15,733,002.09	16,454,428.74	16,060,636.52	16,679,328.11	16,764,737.08
15 N. J	N. Y., Providence & Boston,	3,820,268.81	3,886,068.30	4,068,266.14	4,155,463.12	4,213,441.95
	Norwich & Worcester,	3,453,817.11	3,457,210 90	3,458,349.89	3,455,611.30	3,492,414.57
17 Ridg	Ridgefield & New York,	196,450.00	214,450.00	214,450.00	214,450.00	214,450.00
	Rockville,	170,105.65	170,105.65	170,105.65	170,105.65	170,105.65
-	Shepaug,	268,523.78	268,523.78	268,523.78	268,523.78	268,523.78
20 Shoi	Shore Line,	1,169,496.10	1,169,496.10	1,169,496.10	1,169,496.10	1,169,496.10
	Stamford & New Canaan,	257,943.93	102,155.58	102,155,06	99,877.46	99,877.46
	South Manchester,	82,549.11	86,766.76	86,766.76	86,766.76	87,788.63
	Watertown & Waterbury,	134,248.43	134,248.43	134,248.43	134,248.43	134,248.43
	Total,	\$85,139,308.23	\$87,303,858.11	\$90,705,647.38	\$90,996,628 51	\$91,442,189.73

Boston & New York Air Line, \$305,111.35     Colchester, Colchest	1883.	1884.		
Boston & New York Air Line, Collebester, Connecticut Central, Danbury & Norwalk, Harford & Conn. Valley, Harfford & Conn. Western, Housatonic, Meriden & Cromwell, Naugatuck, New Canaan, New Canaan, New Haven & Derby, New Haven & Borby, New Haven & Borby, New Haven & Sonthampton, New York & New England, New York & New England, N. Y., N. Haven & Harfford, N. Y., Providence & Boston, Norwick & Worcester,			1885.	1886.
Connecticut Central. Danbury & Norwalk. Hartford & Conn. Valley. Hartford & Conn. Western, Housadonic. Meriden & Cromwell, Naugatuck, New Canaan. New Haven & Derby, New Haven & Derby, New Haven & Berby, New Haven & Berby, New Haven & Bartford, New York & New England, N. Y., N. Haven & Hartford, N. Y., Providence & Boston. Norwich & Worcester. Ridocafield & Norw York				
Danbury & Norwalk.  Hartford & Conn. Valley.  Hartford & Conn. Western,  Housatonic.  Meriden & Cromwell,  New Canaan.  New Haven & Derby.  New Haven & Northampton,  New London Northern,  New York & New England,  New York & New England,  N. Y., N. Haven & Hartford,  N. Y., Providence & Boston,  Norwich & Worester.  Ridocafield & New York				
Hartford & Conn. Valley. Hartford & Conn. Western, Housatonic. Meriden & Cromwell, Naugatuck, New Canaan, New Haven & Derby, New Haven & Northampton, New London Northern, New York & New England, N. Y., N. Haven & Hartford, N. Y., Providence & Boston, Norwich & Worester, Ridoefield & Now York	\$211,733.91	\$211,658 46	\$220,806.49	\$232,960.39
Harrford & Coun. Western, Housatonie, Meriden & Cromwell, Naugatuck, New Canaan, New Haven & Derby, New Haven & Northampton, New London Northern, New York & New England, N. Y., N. Haven & Harrford, N. Y., Providence & Boston, Norwich & Worrester, Ridordield & New Portester,	215,455.28	210,684.42	201,262 61	217.977.32
Housatonic.  Meriden & Cromwell,  Naugatuck, New Canaan, New Haven & Derby, New Haven & Northampton, New York & New England, N. Y., N. Haven & Harford, N. Y., Providence & Boston, Norwich & Worcester, Norwich & Worcester,	394,411.65	333,835.61	311,062.27	348,964.51
Methoda & Cromwell, Naugatuck, New Canaan, New Haven & Derby, New London Northampton, New York & New England, N. Y., N. Haven & Harfford, N. Y., Providence & Boston, Norwich & Worcester, Ridocafield, & New York	735,492.54	717,959.13	651,667 86	694,744 84
New Canaan, New Haven & Derby, New Haven & Northampton, New London Northam, New York & New England, N. Y., N. Haven & Harfford, N. Y., Providence & Boston, Norwich & Worcester, Ridocald & Now York	719 985 89	R78 711 78	11,572.96	70.1 596 48
New Haven & Derby, New Haven & Northampton, New London Northern, New York & New England, 8 N.Y., N. Haven & Harfford, 5 N.Y., Providence & Boston, 1 Norwich & Worcester	13,114,83	010,114.10	001,545.50	04,0ee,40
New Haven & Northampton, New London Northern,  New York & New England, 8 N.Y., N. Haven & Harfford, N.Y., Providence & Boston, 1 Norwich & Worcester,  Ridocafield & New York	165,859.39	158,206.34	150,737.67	162,678.60
New London Northern, New York & New England, N.Y., N. Haven & Harford, N.Y., Providence & Boston, Norwich & Worcester Ridocafeld & Now York	860,047.78	835,813.56	799,684.45	838,069.09
New York & New England, 8, N.Y., N. Haven & Hartford, 5, N.Y., Providence & Boston, 1, Norwich & Worcester,	637,712 17	578,222.36	552,059.35	629,700.13
N.Y., N. Haven & Hartford, N.Y., Providence & Boston Norwich & Worcester Ridmefield & New York	3,568,653.47	3,337,902.46	3,280,410 67	3,863,994 25
N. Y., Providence & Boston., 1,06; Norwich & Worcester 837 Ridgefield & Now York	6,729,374.41	6,887,258.65	6,895.834.75	7,601,946.41
Norwich & Worcester 833	1,133,444.83	1,185,330.61	1,139.886.05	1,237,120 26
_	780,853.44	724,857.43	677,719.35	748,659.06
10 Rockwille				
	64,330.00	62,933.58	68,940.21	68,383 99
Shore Line,				
22 South Manchester,	11,593.12	12,931.38	12,575.57	14,832.58
Total, \$15,353,656.04	\$16,234,942.44	\$15,934,998.75	\$15,625,452.52	\$17,389,138.94

STATISTICAL TABLES.

1.1			Tor	Tofal Operating Expenses	ISES.	
эq	BAIL BOADS.					
unn		1882.	1883.	1884.	1885.	1886.
1 1	Boston & New York Air Line,	\$113,262.86				
.s c.	Connectiont Central					
4	Danbury & Norwalk,	128,002 67	\$150,049.96	\$125,938.50	\$130,430.26	\$140,450.16
5	Hartford & Conn. Valley	195,183.82	200,085.00	203,276.30	186,025.36	173,686.40
9	Hartford & Conn. Western.	316,470 20	315,590.98	337,488.35	300,699.73	247,668.76
<u></u>	Housatonic,	567,200.58	557,348.04	546,597.88	459,279.92	508,057 65
$\infty$	Meriden & Cromwell,	07 400 007	70 704 747	0 072	87.142.00	19,020.08
ي د	Naugatuck,	463,865.10	454,501.31	418,749.81	406,376.62	449,023.55
2 =	New Haven & Derby	87,929.36	90,091.92	92.749.09	86.957.82	88 178 73
2	New Haven & Northampton.	591,200.19	593,856.18	570,928.42	532,749.14	578,734.23
13	New London Northern	519,312.18	489,068.61	844,492 88	312,608.65	327,635.08
4	New York & New England,.	2,445,068.45	3.111,312.62	2,905,512.78	2,404,288,11	2,565,599 92
2	N. Y., N. Haven & Hartford,	3,803,678.97	4,659,440.57	4,752,520.79	4,563,939.09	4,911.759.88
91	N. Y., Providence & Boston,	561,375.62	684,279.36	696,009.16	729,124.62	820,682.29
$\succeq \infty$	Norwich & Worcester,	473,423.66	489,580.60	456,862.42	421,178.14	466,356.32
6	1,,-					
20		54,393.83	74,882.15	55,908.85	64,612.65	54,788.09
53						
3 0	South Manchester,	9,266.16	9,735.70	9,713.55	9,702.69	8,770.19
3						
	Total,	\$10,338,802.21	\$11,890,389.57	\$11,516,748.78	\$10,617,214.58	\$11,477,792.56

\*Road commenced operations April 6, 1885.

	1886.				2,557.04			652,881.69 0 652,881.69 0 193,062,59	1 16,171.53	0 8,297.82	2 \$7,754,571.26
ers.	1885.		\$104.944.88 113.839.32	116,905.89 220,823.14	251,767.22	66,153.22 204,604,02	201,280 90 1,139,915.34 3 945 141 35	599,653.00 181,754.00	15,826.71	6,811.70	\$7,171,389.22
INCOME FROM PASSENGERS.	1884.		\$101,611.78 114,338.67	134,428.68 230,230.32	266,074.77	82,616.55 214,437.18	202,574,88 1,095,530.38 3,918,408,72	633,241.56 194,010.86	13,975.58	7,065.94	\$7,208,545.77
	1883.		\$101,095.93 115,671.82	131,416 03 236,321.29	261,681.89	70,002.61	214,889 03 1,112,641.30 3.749,472.74	598,765.46 208,109.44	13,390.45	6,550.88	\$7,041,937.02
	1882.	\$72,848.77	93,564.73 102,699.25	110,110.30 230,282.98	253,884.88 9.641.72	70,277.78 200,259.43	212,214.90 1,171,623 02 3,393,513.86	562,000,53 203,798.35	12,914.80	6,609.25	\$6,706,304.61
RAILROADS.		Boston & New York Air Line, Colchester,	Danbury & Norwalk	Hartford & Coun. Western, Housantonic, Meriden & Cromwell	Naugatuck, New Canaan	New Haven & Derby, New Haven & Northampton,	New York & New England, N. Y., N. Haven & Hartford,	N. Y., Providence & Boston, Norwich & Worcester, Ridgefield & New York,	Rockville, Shepaug, Shore Line	South Manchester,	Total,

COMPARATIVE STATEMENT FOR FIVE YEARS.

EWOADS.  1882.  1883.  1884.  ew York Air Line, \$73,492.72  F. Central, Sept. 39 F. 546.39 F. Conn. Valley, Tr. 930.13 F. 98,546.39 F. 98,546.39 F. 98,546.39 F. 98,546.39 F. 94,298.60 F. 94,366.13 F. 96,794.36 F. 99,794.36 F.	ii .19			1	INCOME FROM FREIGHT	T.	b
Boston & New York Air Line, \$73,492.72  Colchester, Connecticut Central Danbury & Norwalk, Danbury & Norwalk, T. 930.13 By 546.39 By 546.39 By 70,794.36 Harford & Conn. Valley, T. 7,930.13 By 77,930.13 By 77,930.51 Harford & Conn. Valley, T. 930.13 By 90,794.36 By 90,796.38 By 90,794.36 By 90,796.38 By 90,794.36 By	quinn	RAILROADS.	1882.	1883.	1884.	1885.	1886.
Connecticut Central, Danbury & Norwalk, T7.930.13 P8.546.39 B4.078.24 B4.078.24 B4.078.24 B4.298.05 B4.298.05 B4.298.05 B4.298.05 B4.27.96 B4.298.06 B77.975.53 Meriden & Conn. Western, A446,956.13 Meriden & Cromwell, B651,863.84 B65,683.84 New Haven & Dorby B651,863.84 B651,863.84 New London Northern, B45,467.27 B651,863.84 New London Northern, B45,467.27 B651,863.84 B651,863.84 B651,863.84 B656,613.35 B66,612.25 B66,612.25 B66,613.49 Bockville, Bockv	10	Boston & New York Air Line,	\$73,492.72				
Hartford & Conn. Western, 184,078,24 242,298.05 182,204.51 Hartford & Conn. Western, 184,078,24 242,298.05 182,204.51 Hartford & Conn. Western, 184,078,24 242,298.05 187,975.53 Houstonic, 200.000, 200.	≥ co ∠	Connecticut Central,	00 846 90	#109 FE1 77	#101 FB0 FB	\$108 334 56	\$115 409 97
Hartford & Conn. Western, 184,078,24 242,298.05 182,204.51 Housatonic, 446,956.13 426,889.60 377,975.53 Meriden & Cromwell, 435,409.41 425,065.83 375,513.00 Asugaluck, 14,77.16 425,065.83 375,513.00 Asugaluck, 14,77.16 42,242.71 10.00 Mew Haven & Dorby, 651,863.84 598,147.64 573,841.83 New London Northern, 345,467.27 361,737.19 348,626.64 New York & New England, 1,837,890.35 2,114,524.48 1,955,685.83 Norwich & Worcester, 52,655.55 2,501,623.40 2,440,919.36 473,896.83 Norwich & Worcester, 586,570.80 548,872.62 566,612.25 Ridgefield & New York, 40,613.49 40,613.49 40,992.20 5,815.40 Watertown & Waterbury, 1,837.899.37 Appendix Manchester, 1,569.19 4,992.20 5,815.40 Watertown & Waterbury, 1,837.899.38	4 10	Hartford & Conn. Valley	77,930.13	90,794.36	85,929.51	77,737.38	86,560 04
Housanonic,  Housanonic,  Naugaluck,  New Cannan,  New Cannan,  New Cannan,  New Haven & Derby,  New Haven & Northampton,  651,863,84  New York & New England,  N. Y., N. Haven & Harford,  2,065,855,52  Norwich & Worcester,  N. Y., Providence & Boston,  432,808,46  A46,013,12  A45,613,12  A45,613,12  A46,013,12  A66,612.25  Ridgefield & New York,  Rockville,  Shepang,  Shepang,  Authority,  Authority	9	Hartford & Conn. Western, .	184,078.24	242,298.05	182,204.51	175,306.19	213,437.66
Naugatuck, New Caanan, New Caanan, New Caanan, New Haven & Derby, New Haven & Derby, New Haven & Northampton, 651,863.84 New London Northern, 345,409.41 New York & New England, N. Y., N. Haven & Harford, 2,065,855.52 Norwich & Worcester, N. Y. N. Vrovidence & Boston, 432,808.46 Ridgefield & New York, Rockville, Rockville, Shepang, Shepang, Shore Line, Autertown & Waterbury, Matertown & Waterbury, Autorester, Au	- α	Meniden & Cromwell	440,990.13	420,688.00	011,910,00	8.957.33	21.782.49
New Haven & Derby.  New Haven & Northampton, 651,863.84  New Haven & Northampton, 651,863.84  New Haven & Northampton, 651,863.84  New York & New England, 1,837,890 35  New York & New England, 2,065,855.52  Norwich & Worcester, 586,570.80  Ridgefield & New York, 40,613.49  Rockville, 80 New York, 40,613.40  Rockville, 80 New York, 40,613.40  Rockville, 80 New York, 40,613.40  Rockville, 80 New York	000	Naugatuck,	435,409.41	425,065.83	375,513.00	362,427.63	397,444.52
New Haven & Northampton, 651,863.84 598,147.64 573,841.83  New London Northern, 345,467.27 361,737.19 349,636.64  New York & New England, 2,065,855.52 2,114,524.48 1,955,685.83  N. Y., N. Haven & Hartford, 2,065,855.52 2,501,623.40 4,40,919.86  N. Y., Providence & Boston, 586,570.80 548,872.62 506,612.25  Norwich & Worcester, 586,570.80 548,872.62 506,612.25  Ridgefield & New York, 40,613.49 40,930.22 39,289.38  Shore Line, 4,569.19 4,992.20 5,815.40  Watertown & Waterbury, 4,569.19	- ·	New Haven & Derby	90,349.65	90,176.87	70.146.03	79,283,99	86,225.92
New London Northern, 345, 467, 27 361,737,19 348, 636, 64  New York & New England, 1,837,890 35 2,114,524,48 1,955,685.83 2,114,524,48 1,955,685.83 2,114,524,48 1,955,685.83 2,114,524,48 1,955,685.83 2,114,524,48 1,955,685.83 2,114,524,48 1,955,685.83 2,114,524,48 2,440,913.6 2,1140,913.83 2,114,524,48 2,40,913.8 2,1140,9140,9140,9140,9140,9140,9140,9140	03	New Haven & Northampton,	651,863.84	598,147.64	573,841.83	548,774 78	573,497.60
New York & New England.  N. Y., N. Haven & Hartford, 2,065,855.52  N. Y., Providence & Boston, 2,805,570.80  Norwich & Worcester.  Ridgefield & New York, 40,613.49  Rockville, 40,930.22  Shepang.  South Manchester.  Watertown & Waterbury, 4,569.19	co -	New London Northern,	345,467.27	361,787.19	348,626.64	324,308.34	381,708.46
N. Y., Providence & Boston, 73,808.46 7450.613.12 473,396.83  Norwich & Worcester, 586,570.80 548,872.62 506,612.25  Ridgefield & New York, 40,613.49 40,930.22 39,289.38  Shepang, 40,613.49 40,930.22 5,895.89  South Manchester, 4,569.19 4,992.20 5,815.40  Watertown & Waterbury, 6,700.00.22 6,700.00	4 10	New York & New England,	1,837,890 35 2,065 855 52	2,114,524.48	2,440,919.36	2,423,593,78	2,795,240,73
Norwieln & Worcester,       586,570.80       548,872.62       506,612.25       47         Ridgefield & New York,       40,613.49       40,930.22       39,289.38       4         Shepang,       4,569.19       4,992.20       5,815.40         Watertown & Waterbury,       4,569.19       6,992.20       5,815.40	0 0	N. Y., Providence & Boston,	432,808.46	450,613.12	473,396.83	464,514.04	508,051.38
Rockville,   Shepaug.   Shepaug.   Shore Line,   Shore Line,   A,569.19   A,992.20   5,815.40   South Manchester.   A,569.19   A,992.20   5,815.40   South Marchown & Waterbury,   A,992.20   C,992.20   C,992.	2-00	Norwich & Worcester,	586,570.80	548,872.62	506,612.25	471,328.62	530,664.13
Shepaug	0	Rockville					
South Manchester. 4,569.19 4,992.20 5,815.40 Watertown & Waterbury, Andrew of the control of the	0 -	Shepaug,	40,613.49	40,930.22	39,289.38	43,728.84	42,011.71
20 0 to 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 63 65	South Manchester, Watertown & Waterbury,	4,569.19	4,992.20	5,815.40	5,713.83	6,484.72
97,870,878.79 \$6,008,010.01 \$7,000,010.00		Total,	\$7,376,878.75	\$8,003,510.07	\$7,537,516.66	\$7,284,985.37	\$8,383,431.08

.190	SUVOATIVA		Nombe	NUMBER OF PASSENGERS CARRIED	RRIED,	
Mum	MATHICADO.	1882.	1883.	1884.	1885.	1886.
110	Boston & New York Air Line,	94,378				
5 co .	Connecticut Central,					
4 0	Danbury & Norwalk, Hartford & Conn Vallev	346,784 $330.984$	413,552 354.687	398,242 346,535	430,143 345,630	447,561 364,149
9	Hartford & Conn. Western,.	241,707	303,902	298,083	265,658	268,778
<u>≀</u> ~ α	Housatonic,	340,478	356,577	367,080	340,954	382,526 17 233
000	Naugatuck,	415,391	511,170 35,153	556,950	509,272	528,710
11	New Haven & Derby,	197,749	198,678	196,247	182,312	193,798
13	New Haven & Northampton,.	483,229	503,431	494,286	490,453	538,084
9	New London Northern,	420,066	410.624	412,073	407,351	471,700
4 5	New York & New England	4,536,082 6 397 385	7 079 168	7 582 213	7 765 575	8,267,310
16	z	1,026,495	1,167,912	1,361,463	1,431,264	1,581,740
17	24	423,720	433,923	454,011	507,233	565,455
19						
85	020.	16,524	16,016	16,554	18,396	18,758
333	2 002 4	94,445	97,493	105,748	102,830	124,673
25	Watertown & Waterbury,					
	Total,	15,406,786	16,352,617	16,957,574	17,430,921	19,011,381
1						

BAILBOADS		Tc	TONS OF FREIGHT CARRIED	HED.	
unn	1882.	1883.	1884.	1885.	1886.
1 Boston & New York Air Line,	66,081				
3 Connecticut Central,					
4 Danbury & Norwalk,	78.093	88,272	86,426	104,944	115,240
5 Hartford & Conn. Valley,	63,846	77,850	79,234	74,212	78,326
6 Hartford & Conn. Western,.	219,173	246,137	193,793	190,800	230,813
Housatonic,	853,909	823,603	290,868	285,485	306,278
9 Naugatuck	301.571	309.706	335.585	8,957 989,639	21,580
0 New Canaan,	5,350	5,210		200100	or troo
1 New Haven & Derby,	127,192	124,150	111,884	104.106	123,689
2 New Haven & Northampton,	498,621	475,633	491,217	448,714	503.016
3 New London Northern,	458,231	524,786	504,848	417,651	497,573
4 New York & New England,.	1,522.374	1,801,360	1,786,331	1,715,661	2,099,339
5 N. Y., N. Haven & Hartford,	1,908,322	*2,160,023	2,181,250	2,148,463	2,376,195
6 N. Y., Providence & Boston,	394,631	413,001	448.008	487.368	492,837
Norwich & Worcester,	605,553	622,230	609,864	546,059	689,749
020.	29,787	31,760	31,246	39,121	37,778
South Manchester, Waterbury,	14,104	16,247	18,775	19,826	21,970
Total,	6,646,838	7.219,469	8,169,319	6,873,997	7,925,815

\*Includes B. & N. Y. A. L. R. R. Co.

A Boston & New York Air Line, 2 Colchester, 3 Connecticut Central, 4 Danbury & Norwalk, 5 Hartford & Conn. Valley, 6 Hartford & Conn. Western, 7 Housatonic, 8 Meriden & Cromwell, 10 New Canaan, 11 New Haven & Derby, 12 New Haven & Derby, 13 New Haven & Corthampton, 13 New Haven & Corthampton, 14 New Haven & Corthampton, 15 New Haven & Corthampton, 16 New Landon Northampton, 17 New Haven & Corthampton, 18 New Landon Northampton,		Амо	AMOUNT PAID IN DIVIDENDS.	Ds.	
Bosto Colch Conne Conne Danb Hartf Hartf Houss New New New New New New New New	1882.	1888.	1884.	1885.	1886.
Condition of the condit	\$90,000.00	\$119,000.00	\$118,950.00	\$120,130.00	\$119,980.00
Hartf Hous: Merid Naug New New New	32,491.17	14,997.50	14,997.50	29,995.00	14,997.50
Naug New New New New	94,400.00	37,366.50 94,400.00	594.00 94,400.00	144.00 82,600.00	148.50 70,800.00
New	200,000.00 *5,992.66	200,000.00	200,000.00	200,000.00	200,000.00
Now	90,000.00	90,000.00	90,000.00	90,000.00	90,000,00
** ** ** **	1, 1,550,000.00 240,000.00 259,780.00	1,550,000.00 240,000.00 259,780.00	1,550,000.00 240,000.00 259,780.00	1,550,000.00 240,000.00 233,802.00	1,550,000.00 240,000.00 207,824.00
.,	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
Wa					
Total,	. \$2,641,063.83	\$2,682,944.00	\$2,654,116 61	\$2,628,071.00	\$2,708,150.00

\* Not paid on stock, but by trustees on account of interest due on bonds. + Str

+ Stamford & New Canaan R. R. Co.

		AMC	AMOUNT PAID FOR INTEREST	EST.	
KALLKOADS	1882.	1883.	1884.	1885.	1886.
Boston & New York Air Line,	\$25,000.00	\$31,354.16	\$26,840.00	\$26,840.00	\$26,750.00
2 Colcuester,				22,750.00	22,750.00
4 Danbury & Norwalk,	33,632.50	41,289.93	40,998.00	43,552.61	43,529.61
5 Hartford & Conn. Valley,	161.54	7,203 88	7,712.94	6,336.00	4,305.83
6 Hartford & Conn. Western,	7,321.64	15,306.07	29,704.65	44,412.95	33,279.32
7 Housatonic,	69,351.97	70,370.75	46,804.83	63,316.27	57,875.81
8 Meriden & Cromwell,				236.66	3,261.96
9 Naugatuck,	5 999 66		3,855.69	4,464.57	4,527.32
1 New Haven & Derby	23,325.91	25.644.78	22,938.60	38,916.34	41,900.69
2 New Haven & Northampton,	238,627.21	236,928.05	242,196.41	238,217.24	232, 425, 25
3 New London Northern,	97,310.28	97,107.21	95,418.04	101,391.49	84.847.92
4 New York & New England.	791,211.68	939,184 14	1,008,495.71	992,535.72	1,067,087.03
	170,000.00	170,000 00	250.051.58	250,000.00	250,000.00
16 N. Y., Providence & Boston,	78,402 18	80 386 20	81,994.48	83,226 02	80.917.84
	24,658.55	26,239.08	24,678.59	24,395.86	24,157.52
19 Rockville,	1,236.05	1,455.69	1,258.02	1,089.90	1,057.50
2 02 0	9,118.46	9,126.51	9,149.57	9,140.95	9,114.44
South Manchester,					
Total,	\$1,569,357.37	\$1,751,496 45	\$1,892,097.11	\$1,950,822.58	\$1,965,038.04

Н					A ACTION OF THE PROPERTY ON THE CONTRACTION	Discount	Of M out	TOTOGRAN			
ber.	RAILROADS.	186	1882.	18	Accidents 1	ro Fassen	1884.	18	1885.	18	1886.
mnN		Fatal.	Not Fatal.	Fatal.	Not Fatal.	Fatal.	Not Fatal.	Fatal.	Not Fatal.	Fatal.	Not Fatal.
1 - 0	Boston & New York Air Line,										: :
6 00 2	Connecticut Central,									-	
4 10 6	Hartford & Conn. Valley,										ଙ
2-0	Housatonic,										
9	Naugatuck,					-	-				
21	New Haven & Northampton,					1	; ;	7			
55 55	New London Northern, New York & New England	1	ଝ	1	6		4	-1 es	4		53
4.5	N.Y. New Haven & Hartford,	П	မ	П	σo.		4	-	က	က	13
16	Norwich & Worcester,				П					<b>,</b> ,,	
138	Rockville,										
19	Shepaug, Shore Line										
223						:					
3 63											
	Total,	cs	oo oo	co	18	П	6	50	7	5	37

### SUMMARY OF THE FOREGOING TABLES.

	1885.	1886.	Increase.	DECREASE.
Carital at als issued	MED END APP AR	# 61 100 par 40	@0.900.0E0.00	
Capital stock issued,	17,719,377 46	\$61,109,227.46 17.817,027.46	\$2,389,850.00 97,650.00	
Funded debt,	26.981.000 00	28,121,700.00	1,140,700.00	
Floating debt,	7.294,310.00	4,823,404.95	1,140,100.00	\$2,470,905.05
Total stock and debt,	92,853,787.66	94,054,332.41	1,200,544 75	φω,110,000100
Permanent investment,	90,996,628.51	91,442,189 73	445,561.22	
Gross earnings,	15,625,452.52	17,3 9,138 94	1,763,686.42	
Operating expenses,	10,617,214.58	11,447,792.56	830,577.98	
Net earnings,	5.008,237.94	6,019, 21.23	1,010,983 29	
Paid for taxes,	643,519.43	660,139.54	16,620.11	
Paid for interest,	1,950,822.58	1,965,038.04	14,215.46	
Paid for dividends,	2,628,071.00	2,708,150.00	80,079 00	
Income from passengers,	7,171,389.92	7,754,571.26	583,181.34	
Income from freight,	7,284,985.37	8,383,431.08	1,098,445.71	100.000 04
Paid for maintenance of way,	2,198,690.33	2,088,713.29		109,977.04
power and cars,	2,564,810.10	2,758,302 79	193,492.68	
power and cars,	2,004,010.10	2,100,002 10	100,102.00	• • • • • • • • • • • • •
	2511	2513	2511	350
	Miles.	Miles.	Miles.	Miles.
Matal launth of main line and				
Total length of main line and	1 404 650	1 407 990	P.70	
Total of same in Connecticut,	1,404.650 973,330	1,405.220 973 900	.570	· · · · · · · · · · · · · · · · · · ·
Total length of sidings,	389.423	409 046	.570 19.623	
Total of same in Connecticut,	257.496	273 370	15.874	
Total length of double track	301.500	301.790	.290	
Total of same in Connecticut,	173,780	174.070	.290	
Run by passenger trains,	6.009,251	6,146,401	137,150	
Run by treight trains,	3,800,597	4,143,540	347,943	
Total run by all trains,	11,786,130	12,509,819	723,689	
Total passenger mileage,	354,575,696	384,478,756	29,903,060	
Total freight mileage,	356,412,188	415,126,704	58,714,516	
Number of passengers carried,	17,430,921	19.011,381	1,580,460	
Number of passengers carried,	6,873,997	7,925,815	1,051,818	
Highway grade crossings in Con-	0,010,001	1,350,013	1,001,010	
necticut,	1,225	*1,247		*3
Number of men employed,	11,137	11,487	150	
Number of engines,	415	416	1	
Number of cars,	11,456	12,170	714	
Accidents to passengers - fatal,	5	5		
Accidents to passengers-not fatal,		37	30	
Accidents to employees - fatal,	17	25	8	
Accidents to employees - not fatal,		142	80	
Acc dents to trespassers — fatal,	76	64	12	
Accidents to trespassers—not fatal, Accidents at highway crossings—	43	52	9	
fatal,	13	9		4
Accidents at highway crossings —	1.5	9		4
not fatal,	9	5		4
	<u>'</u>	1		

<sup>\*</sup>The number of grade crossings in Connecticut is three less than the previous year, but owing to a recount by the companies the number reported is larger than the year before.

Names of Railroad Commissioners, Commencement of Term, and Residence,

Zaccheus W. Bissell,* .	Sharon,	1853	
Moses B. Harvey,*	Stafford,	1853	
John Stewart,*	Chatham,	1853	resigned.
James N. Palmer,*	New Haven,	1854	to fill vacancy.
John Gould,*	Fairfield,	1854	
John S. Jewett,	Sharon,	1855	
Henry Hammond,	Killingly,	1856	
Patten Fitch,	Bolton,	1857	
John Gould,*	Fairfield,	1858	
George D. Wadhams,* .	Torrington,	1859	
Henry Hammond,	Killingly,	1860	
Joseph W. Dudley,*	Madison,	1861	
John J. Jacques,	Waterbury,	1862	to fill vacancy.
Abel Scranton,*	Madison,	1862	
Samuel Fitch,	Stafford,	1863	
Abel Scranton,*	Madison,	1864	
William A. Cummings,* .	Darien,	1865	
Samuel Fitch,	Stafford,	1866	
Albert Austin,	Suffield,	1867	
James Pike,	Sterling,	1868	
Charles H. Denison,	Stonington,	1869	resigned.
Simeon Gallup,	Groton,	1870	to fill vacancy.
John I. Hutchinson,	Essex,	1870	
James Pike,	Sterling,	1871	resigned.
Simeon Gallup,	Groton,	1872	to fill vacancy.
Andrew Northrop,	Brookfield,	1872	
Charles W. Scott,*	Sprague,	1873	to fill vacancy.
George W. Arnold,*	Haddam,	1873	
George M. Woodruff, .	Litchfield,	1874	
Minott A. Osborn,*	New Haven,	1875	
George W. Arnold,*	Haddam,	1876	
George M. Woodruff, .	Litchfield,	1877	
John W. Bacon,	Danbury,	1877	to fill vacancy.
John W. Bacon,	Danbury,	1878	
Francis A. Walker,	New Haven,	1879	resigned, Nov.
William H. Hayward, .	Colchester,	1880	to fill vacancy.
George M. Woodruff, .	Litchfield,	1880	
John W. Bacon,	Danbury,	1881	
William H. Hayward, .	Colchester,	1882	
George M. Woodruff, .	Litchfield,	1883	
John W. Bacon,	Danbury,	1884	
William H. Hayward, .	Colchester,	1885	
George M. Woodruff, .	Litchfield,	1886	
(I)I-	CEODG!	1	mr my

Clerk, - GEORGE T. UTLEY,

HARTFORD, CONN.

Office, No. 41 and 43 State Capitol, Hartford.

### CONTENTS OF TABLES.

RAILROADS.

### 1 Name of, and branches. 2 Date of charter. 3 Commenced operations. Runs from. " to. 5 Length of main line and branches. " " in Connecticut. " double track. 8 " " in Connecticut. 9 " " sidings. 10 .. .. .. 11 in Connecticut. 12 Total length of road, single track miles. " " in Connecticut. 13 CAPITAL STOCK. 14 Authorized by charter. " vote of company. 15 16 Issued for cash. 17 " " bonds. " stock of other corporations. 18 19 " undivided earnings. " increased valuation. 20 " otherwise. 21 22 Total amount issued. " per last report. 23 24 Issued per mile of road. 25 Amount held in Connecticut. 66 66 66 26 " per last report. 27 Par value per share. Number of stockholders in Connecticut.

" " per last report.

29

### DEBT.

- 30 Rate of interest for funded.
- 31 Unpaid interest on funded.
- 32 Total amount
- 33 " per last report.
- 34 Amount of bills payable.
- 35 " " per last report.
- 36 Accounts payable.
- 37 Total debt.
- 38 " per last report.
- 39 Proportion per mile of road.
- 40 Total stock and debt.

### PROPERTY ACCOUNTS.

- 41 Construction account.
- 42 Equipment "
- 43 Other permanent investments.
- 44 Total " "
- 45 Cash and cash assets.
- 46 Total assets.

### EARNINGS.

- 47 From passengers.
- 48 " freight.
- 49 " mail.
- 50 " express.
- 51 " rents.
- 52 " other sources.
- 53 Total.
- 54 " per last report.
- 55 Net earnings.
- 56 " per last report.
- 57 Paid for taxes.
- 58 " " interest.
- 59 " dividends.
- 60 " " per last report.

### OPERATING EXPENSES.

- 61 Total.
- 62 " per last report.

### PER MILE OF ROAD OPERATED.

- 63 Gross earnings.
- 64 Operating expenses.
- 65 Net earnings.
- 66 Maintenance of way.

	OPERATING EXPENSES.
67	Repairs of road-bed and track.
68	" " bridges.
69	" fences.
70	" buildings and fixtures.
71	" locomotives.
72	" cars.
73	" " machinery and tools.
74	Coal for locomotives and cars.
75	Wood " " "
76	Coal for stations and shops.
77	Wood " " "
78	Total cost of fuel.
79	Salaries and labor.
80	Oil and waste.
81	Injuries to persons.
82	Damages to property.
83	Insurance.
84	Rent of other roads.
.85	Other operating expenses.
	TRANSPORTATION.
86	Number of passengers carried.
87	" " per mile last report.
88	" " one mile.
89	Number of tons of freight carried.
90	" " " per last report.
.91	" " " one mile.
	MILEAGE.
92	By passenger trains.
93	" freight "
94	" other "
95	Total.
96	" per last report.
	• •
	EMPLOYEES.
0.2	N
97	Number, including officers.
98	" per last report.
	DOLLING GROOM
	ROLLING STOCK.
99	Number of locomotives.
100	" with train brake.
101	Average weight of locomotives.

- 102 Number of passenger cars.
- 103 " baggage and mail cars.
- 104 " merchandise cars.
- 105 Total.
- 106 " per last report.
- 107 Passenger train cars with train brake.
- 108 " " patent platform, etc.

### CROSSINGS IN CONNECTICUT.

- 109 Railroads at grade.
- 110 Highways over the track.
- 111 " under the track.
- 112 " at grade.
- 113 " " with gates or electric signals.
- 114 " " " flagmen.

### BRIDGES IN CONNECTICUT.

- 115 Aggregate length of wood.
- 116 Number of spans " " over 25 feet.
- 117 Aggregate length of iron.
- 118 Number of spans " " over 25 feet.
- 119 Aggregate length of stone arches.

### STATIONS.

- 120 Number on entire road.
- 121 " " in Connecticut.
- 122 On roads operated by each company.
- 123 Average number of miles to each, in Connecticut.

### STEEL RAILS AND TIES.

- 124 Number of miles of steel rails.
- 125 " " per last report.
- 126 "ties laid in Connecticut past year.

### MILES OPERATED BY EACH COMPANY.

- 127 Total number.
- 128 " in Connecticut.

### EXPENSES PER TRAIN MILE.

- 129 Repairs of road-bed, track, and bridges.
- 130 Salaries, labor, etc.
- 131 Miscellaneous.

132 Repairs of locomotives. " cars. 133 134 Fuel. 135 Oil and waste. 136 Total maintenance of way. " " motive power and cars. 137 " miscellaneous. 138 139 Total. " per last report. 140 EARNINGS PER TRAIN MILE. 141 Gross. 142 " per last report. 143 Net. 144 " per last report. RATES OF FARES. 145 Average rate received exclusive of commuters. " for commuters. 146 " 147 " all passengers, " of freight per ton. 148 INCOME PER MILE CARRIED. 149 From each passenger. " per last report. 150 " ton of freight. 151 " " " per last report. 152 GENERAL PERCENTAGE. 153 Gross earnings to capital and debt. 154 Net " " " " " 155 " " permanent investment. \*\* 156 " gross earnings. 157 Passenger receipts to gross earnings.

### ACCIDENTS IN CONNECTICUT.

160 Passengers.

158 Freight " " " " " 159 Operating expenses " " "

- 161 Employees.
- 162 Trespassers.
- 163 Adults.
- 164 Children.

178

```
165 Total.
166 Fatal.
167 Not fatal.
168 At highway crossings - fatal.
   " - not fatal.
169
170 Employees injured by falling from car.
        " coupling or uncoupling cars.
171
                66
        66
                   " other causes.
172
        "
               "
173
                  fatally.
        66
               " not fatally.
174
               " fatally.
175 Passengers
               " not fatally.
176 "
177 Trespassers
               " fatally.
```

" not fatally.

66



RAILROAD RETURNS.



### BOSTON & NEW YORK AIR LINE R. R.

Return of the Boston & New York Air Line Railroad Company for the year ending September 30, 1886.

[Earnings and expenses included in report of New York, New Haven & Hartford Railroad Company, lessees]

### TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, and bills and	
accounts receivable at date of last report,	\$32,584.61
From rent, interest, etc.,	3,352.03
From N. Y., N. H. & H. R. R. Co., lease of road	
and interest on bonds,	146,730.00
Total,	\$182,666.64
STATEMENT OF TOTAL EXPENDITURES.	
For interest,	\$26,750.00
For dividends (number, two; rate, 2 per cent. each),	119,980.00
Dates when paid — Oct. 1, 1885, and April 1, 1886.	
Legal and incidental expenses,	1,652.26
Back dividends paid,	545.00
Cash and cash assets on hand to balance,	33,739.38
Total,	\$182,666.64

### GENERAL BALANCE-SHEET.

### Assets.

Cost of property, road, etc.,	-	•	- 6	\$3,928,404.06
New construction,			-	507,833.77

122	RAILROAD	COMM	ISSIONER	s' REPO	ORT.	[Jan.,
Equipment,			-			129,931.94
Cash and cash	assets,		-	-		33,739.38
Total,			-		-	\$4,599,909.15
		Lia	bilities.			
Capital stock,	preferred	- 11ta	-			\$2,989,000.00
-	common.					836,100.00
61	scrip, comn	non				26,608.38
First mortgag	* '					500,000.00
Bonds N. H.,		. R. C	o convei	ctible.		11,000.00
Profit and los				- ′	-	237,200.77
Total,						\$4,599,909.15
Total,						φ4,000,000.10
	CENE		N EODM	4 mr (2 )		
	GENER	(AL 1	NFORM	ATION	١.	
		CAPITA	AL STOCK.			
Capital stock	authorized l	oy chai	rter,		-	\$4,000,000.00
Capital stock				any,	-	4,000,000.00
Capital-stock				-	-	3,825,100.00
Preferred stoo	k issued for	bonds	of the N	ew Hav	en,	
Middleto	wn & Willin	nantic	Railroad	Co.,	-	2,989,000.00
Common stoc	k issued as	s per s	section 3	of act	of	
+	tion, -			-	-	836,100.00
Scrip for over						
	f legal and e					
	zen, Middlet	own 8	v Willim	antic R	ail-	
road Co.,		•	-	-	-	26,608.38
Amount of sto						1,912,500.00
Number of st			_	iecticut,	, -	727
Whole number	r of stockno	olaers,	•	•	•	1,023
	BONDS	OR U	NFUNDED	DEBT.		
First mortgag	e. due Aug	ust 1.	1905. rate	e of int	ter-	
est, 5 per			•			\$500,000.00
, 1	Interest pai	d to A	ugust 1,	1886.		,
Guaranteed by	•					
	rtgage bond			ilroad,		25,000.00
	1, 1907; ra					
	Interest pai	d to J	uly 1, 18	36.		

### DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:	
From New Haven, Conn, to Middletown,	
Conn., in August, 1870; from Middletown,	
Conn., to Willimantic, Conn., in August,	
1873.	
Length of main line from New Haven, Conn., to	
Willimantic, Conn.,	50.00m.
Length of road (main line) owned by the company,	50.00m.
Length of sidings, or other tracks not included	
above, · · · · ·	6 634m.
Length of track of road, including sidings, in single	
track miles,	56.634m.
Length of track laid with steel rails (weight per	
yard, 56 and 70 lbs.),	51.50m.
Number of new ties put in track during the year	
(cost, \$11,963.52),	25,728
Aggregate length of wooden bridges, in feet,	7,112
Number of spans of 25 feet or over,	5
Aggregate length of iron bridges, in feet, -	5,280
Number of spans of 25 feet or over,	18
Number of highway crossings over the track, -	16
Number of highway crossings under the track,	6
Number of highway crossings at grade,	51
Railroad crossed at grade,—	
Hartford & Connecticut Valley Railroad, -	1
Name, termini, and length of each road operated	
by this company under lease or contract,—	
Colchester Railroad, from Turnerville, Conn,	
to Colchester, Conn.,	3.59m.
Length of all roads operated by this company,	53.59m.
Number of stations on main line,	15
Number of stations on leased lines,	1
EQUIPMENT.	
Number of locomotives (not including switching	
engines),	7

Railroad Company, lessees.]

Average weight of same, including tender, water,	
and fuel,	54 tons.
Number of passenger cars,	7
Number of baggage and mail cars,	4
Number of merchandise cars,	92
Number of coal, gravel, and other cars,	60
Number of locomotives equipped with train brakes,	5
Number of cars equipped with train brakes, -	10
Name of brake,	Westinghouse.
Number of passenger train cars with patent plat-	
form, buffer, and coupler,	12
Name of patent,	Miller.
[Description of road, equipment, fares, freight,	etc., and acci-
dents included in report of New York, New Have	
D 1 1 0	

### OFFICERS.

President, H. B. HAMMOND, New York.

Secretary, T. L. WATSON, New York.

Treasurer, W. L. SQUIRE, New York.

Superintendent, W. A. WATERBURY, New Haven, Conn.

### BOARD OF DIRECTORS.

H. B. Hammond, New York.
S. S. Sands, New York.
T. L. Watson, New York.
S. F. Loomer, Willimantic, Conn.
E. H. Trowbridge, New Haven, Conn.
S. E. Baldwin, New Haven, Conn.
Theodore Adams, Philadelphia, Pa.
J. N. Camp, Middletown, Conn.
W. D. Bishop, Bridgeport, Conn.
Benjamin Douglas, Middletown, Conn.
Geo. H. Watrous, New Haven, Conn.

Attest, H. B. HAMMOND, President. Attest, W. L. SQUIRE, Treasurer. STATE OF NEW YORK, COUNTY OF NEW YORK.

November 12, 1886.

Then personally appeared H. B. Hammond, President, and W. L. Squire, Treasurer, of the Boston & New York Air Line Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

A. S. MAY,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

BOSTON & NEW YORK AIR LINE R. R. CO.,

New Haven, Conn.

### COLCHESTER RAILWAY.

Return of the Colchester Railway Company, for the year ending September 30, 1886.

The Colchester Railway is leased to the Boston & New York Air Line Railroad Company for 999 years.

### GENERAL BALANCE SHEET. \*\*Assets.\*\* Construction account, - - - \$50,000.00 \*\*Liabilties.\*\* Capital stock, - - - \$25,000.00 Bonds, - - - - 25,000.00 Total, - - - - \$50,000.00

### GENERAL INFORMATION.

### CAPITAL STOCK.

Capital stock authorized by charter, -	•	\$50,000.00
Capital stock authorized by vote of Company,	-	25,000.00
Capital stock issued, viz.:		
250 full shares of \$100 each, -	•	25,000.00
Stock issued for cash,	-	25,000.00
Amount of stock held in Connecticut, -	-	25,000.00
Number of stockholders residing in Connecticut,	-	1
Whole number of stockholders,	-	1
BONDS OR UNREFUNDED DEBT.		
First mortgage due July 1, 1907; rate of interest,	7	

25,000.00

per cent., -

Interest paid to July 1, 1886.

### DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were	
opened for use, viz.:	
From Colchester to Turnerville, August,	
1877.	
Length of main line from Colchester to Turnerville,	3.59 m.
Length of road (main line) owned by the Company,	3.59 m.
Length of sidings, or other tracks not included	
above,	2,439 ft.
Length of track of road, including sidings, in single	
track miles,	4 m., 274 ft.
Weight per yard of iron rails in main line, 56 lbs.	
Number of new ties put in track during the year	
(cost, \$920),	2,000
Number of highway crossings over the track,	1
Number of highway crossings under the track, -	1
Number of highway crossings at grade, -	2
Number of stations on main line,	. 2

President, ERASTUS S. DAY, Colchester, Conn. Secretary, IRA A. DINSMORE, Colchester, Conn. Treasurer, GILES G. WICKWIRE, Colchester, Conn.

### BOARD OF DIRECTORS.

ERASTUS S. DAY, Colchester, Conn. GILES G. WICKWIRE, Colchester, Conn. LEANDER CHAPMAN, Colchester, Conn. WILLIAM S. CURTIS, Colchester, Conn. GEORGE G. STANDISH, Danbury, Conn.

Attest, ERASTUS S. DAY, President. Attest, G. G. WICKWIRE, Treasurer.

STATE OF CONNECTICUT,
COUNTY OF NEW LONDON, COLCHESTER, October 18, 1886.

Then personally appeared Erastus S. Day, President, and Giles G. Wickwire, Treasurer, of the Colchester Railway Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me, JOSEPH F. ADAMS, Notary Public.

PROPER ADDRESS OF THE COMPANY,

COLCHESTER RAILWAY COMPANY,

Colchester, Conn.

### CONNECTICUT CENTRAL RAILROAD.

Return of the Connecticut Central Railroad Company, for the year ending September 30, 1886.

[Leased to New York & New England Railroad Company.]

### GENERAL BALANCE-SHEET.

		As	sets.			
Construction accou	nt,	-		-	-	\$770,655.25
Materials on hand,	-	-	-	-	-	2,338.01
Accounts receivable	e,		-	-	-	473.53
Other assets, profit	and	loss,	-	•	-	12,905.24
Cash on hand,	-	•	•	•	-	42.13
Total,	-		-	-	-	\$786,414.16
		Liab	ilities.			
Capital stock,	-	-	-	-	-	\$448,500.00
Bonds payable,	-	-	-	-	-	325,000.00
Accounts payable,	-	-	-		-	7,214.16
Stock on which are	par	tial paym	ents,	-	-	5,700.00
Total,	-					\$786,414.16

PRESENT OR CONTINGENT LIABILITIES NOT INCLUDED IN BALANCE-SHEET

Overdue interest on bonds issued by this Company, \$158,305.00

### GENERAL INFORMATION.

### CAPITAL STOCK.

Capital stock authorized by charter,	-	\$800,000.00
Capital stock authorized by vote of Company,	-	800,000.00
Capital stock issued, viz.:		
4,485 full shares \$100 each, -		448,500.00
Amount credited on shares not issued,		5,700.00
Q '		•

130 RAILROAD COMMISSIONERS' REPORT.	[Jan.,
Stock issued for cash, Stock issued to contractors as cash,	\$361,600.00 86,900.00 <b>325,000.00</b>
Whole number of stockholders,	84
BONDS OR UNFUNDED DEBT.	
First mortgage, due Oct. 1, 1895. Rate of interest, 7 per cent.,	\$325,000.00
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were opened for use, viz.:	
From State line, Mass., to East Hartford, Conn., January, 1876.	
Length of main line from State line to East Hart-	
ford,	20.2m.
Length of branch from Melrose to West Street, - Length of all branches,	7.30m. 7.30m.
Length of road (main line and branch) owned by	1.50ш.
the Company,	27.50m.
Length of sidings, or other tracks not included	
above,	2m.
Length of track of road, including branch and	
sidings, in single track miles,	29.50m.
Length of track laid with steel rails (weight per yard, 60 lbs.), -	11.49m.
Weight per yard of iron rails in main line, 56 lbs.; in branch, 56 lbs.	11.40111.
Miles of track laid with steel rails during the year	
(No. of tons $299\frac{1180}{240}$ ; weight per yard, 60 lbs.;	
cost, \$9,707.99),	3.19m.
Number of new ties put in track during the year	0.000
(cost, \$2,261.49),	6,390 $646$
Aggregate length of wooden bridges, in feet,  Number of spans of 25 feet or over,	4
Aggregate length of stone arch bridges, in feet,	50
Number of highway crossings over the track, -	1

1887.]	CONNECTICUT	CENTRAL	RAILRO	DAD.	131
Number of hig	ghway crossings	at grade,	-	-	35
Number of sta	tions on main lin	ie, -	-	-	10
Number of sta	ations on branch,	-	-	-	5

### OFFICERS.

President, D. D. WARREN, Springfield, Mass. Vice-President, FRANCIS GOWDY, Melrose, Conn. Secretary, T. M. MALTBIE, Hartford, Conn. Treasurer, D. D. WARREN, Springfield, Mass.

### BOARD OF DIRECTORS.

D. D. Warren, Springfield, Mass.
William Birnie, Springfield, Mass.
Francis Gowdy, Melrose, Conn.
John M. Stiles, Melrose, Conn.
J. A. Thompson, Melrose, Conn.
Lemuel Stoughton, East Windsor Hill, Conn.
N. S. Osborne, East Windsor Hill, Conn.
H. P. Steadman, East Hartford, Conn.
Edward Prickett, Hazardville, Conn.
James W. Perkins, Boston, Mass.
Simeon E. Baldwin, New Haven, Conn.
E. S. Henry, Rockville, Conn.

Attest, D. D. WARREN, President. Attest, D. D. WARREN, Treasurer.

STATE OF MASSACHUSETTS, COUNTY OF HAMPDEN,

November 10, 1886.

Then personally appeared D. D. Warren, President, and D. D. Warren, Treasurer of the Connecticut Central Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

THOMAS B. WARREN,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY,

CONNECTICUT CENTRAL RAILROAD COMPANY,
Springfield, Mass.

### CONNECTICUT CENTRAL RAILROAD.

Lessee's Return of the Connecticut Central Railroad Company, for the year ending September 30, 1886.

### EARNINGS AND EXPENSES.

### STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	\$16,518.03
From freight transportation,	-	62,705.21
From United States mails,	-	1,654.50
From Express,	-	644.61
From Rents, etc.,	-	390.00
Total gross earnings,		\$81,912.35
STATEMENT OF OPERATING EXPENS	ES.	
For repairs of road-bed and track, -	-	\$20,861.95
For repairs of bridges,	-	584.55
For repairs of fences,	-	961.07
For repairs of buildings and fixtures, -		647.45
For repairs of locomotives,	-	3,771.42
For repairs of cars,		2,368.74
For repairs of machinery and tools, -	-	488.96
For salaries and labor not included above, -	-	29,570.59
For fuel for locomotives and cars, —		
2,001 tons of co	oal,	6,526.11
For fuel for stations and shops,—		
114 tons of co	oal,	534 25
For oil and waste,	-	323.00
For damages, losses, and gratuities:		
To property,	-	164.01
For insurance,		85.14

1887.]	CONNECTI	CUT CE	NTRAL	RAILR	DAD.	133
For s	tationery and	printing	o,	-	-	\$421.72
	rtising, -	-	-	-	-	207.57
Rent	of depot grou	inds and	l build	ings,		2,741.51
Rent	of engines,		-		-	1,339.20
Hire	of cars, -			-		4,745.90
Expe	nse of station	ıs, -	-	•		462.69
Lega	l expenses,	•	-	-		97.26
Expe	nses of gener	al offices	5, -	•	~	42.84
Wate	r station exp	enses,	-	-	-	634.13
	ellaneous expe			•	-	294.79
Total	operating ex	penses,	-		-	\$77,874.85
Net e	earnings,	-	-	-	-	\$4,037.50
2 1011 81033	earnings, as s		AT MY	DE MIDIET	TDEE	\$81,912.35
				PENDITU		
	g expenses, a	s stated,	-	•	-	\$77,874.85
For taxes,		•	•	. •	•	2,225.00
	accrued on		00, firs	t mort	gage	
	t 7 per cent.,		-	-	•	22,750.00
	ing, Hazardvi		-	-	-	361.67
For new sid:	ing, Broad Br	.ook,	-	•		327.88
Total	-	-	-	•	. •	\$103,539.40
	GENEF	RAL IN	FORM	IATIO	N.	
		CAPITAL	STOCK			
Capital stock	authorized b	ov charte	er.			\$800,000.00
Capital stock	authorized b	y vote		compan	y, -	
Capital Stock						800,000.00
	full shares of		nah			
4,485	full shares of dited on share	f \$100 e		-		800,000.00 448,500.00 5,700.00

BONDS OR UNFUNDED DEBT.	
First mortgage due October 1, 1895, rate of interest	
7 per cent,	\$325,000.00
Interest paid to April 1, 1879,	
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were	
opened for use, viz.:	
From East Hartford to State Line, January,	
1876; Melrose to West Street, Rockville, October, 1876.	
Length of main line from East Hartford to Massa-	
chusetts State line,	20.20m.
Length of branch from West Street, Rockville, to	
Melrose,	7.30m.
Length of branch,	7.30m.
Length of road (main line and branch) owned by	0 = = 0
the company,	27.50m.
Length of sidings, or other tracks not included above Length of track of road, including branch and sid-	e, 2.0m.
ings, in single track miles,	29,50m.
Length of track laid with steel rails (weight per	
yard, 60 lbs.),	11.49m.
Weight per yard of iron rails in main line, 56 lbs.,	
in branch, 56 lbs.,	
Miles of track laid with steel rails during the year	
(No. of tons, $299\frac{1180}{2240}$ , weight per yard, 60 lbs., cost \$9,797.99),	3.19m.
Number of new ties put in track during the year	5.15m.
(cost \$2,261.49),	6,390
Aggregate length of wooden bridges, in feet,	646
Number of spans of 25 feet or over,	4
Aggregate length of stone arch bridges, in feet, -	50
Number of highway crossings under the track,	1
Number of highway crossings at grade,	35
Length of all roads operated by this company, leased to N. Y. & N. E. R. R. Co., Lessee,	27.50m.
Number of stations on main line,	10
Number of stations on branch,	5
·	

## FARES, FREIGHT, ETC.

Average rate per mile received from passengers ex-	
cluding season ticket passengers,	.02445
Average rate per mile for season ticket passengers,	
reckoning one round trip per day to each ticket,	.0074
Average rate of fare per mile from all passengers, -	.0241
Total number of passengers carried,	89,008
Passenger mileage, or passengers carried one mile,	706,026
Miles run by passenger trains,	33,607
Miles run by freight trains,	18,676
Total miles run,	52,283
Total number of tons of freight carried, -	$174,282\frac{44}{100}$
Freight mileage, or tons carried one mile, -	3,259,532
Average rate of freight per ton per mile, -	.0192
Number of men employed in operating railroad,	
including officers,	59

# NEW YORK & NEW ENGLAND RAILROAD COMPANY AS LESSEE, BY

Attest: CHARLES P. CLARK, President.
Attest: GEORGE B. PHIPPEN, Treasurer.

STATE OF MASSACHUSETTS, COUNTY OF SUFFOLK, BOSTON, November 15, 1886.

Then personally appeared Charles P. Clark, President, and George B. Phippen, Treasurer, of the New York & New England Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JAMES W. PERKINS,

Notary Public.

# DANBURY & NORWALK RAILROAD.

Return of the Danbury & Norwalk Railroad Company, for the year ending September 30, 1886.

# EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

From passenger transportation,				\$109,678.90
From freight transportation,				115,402.27
	•	•	-	2,907.99
From United States mails, -	•	-	•	•
From express,	-	-	•	4,500.00
From rents,	•	•	-	471.23
Total gross earnings,	-	•	-	\$232,960.39
STATEMENT OF OPE	RATII	NG EXPENSI	ES.	
For repairs of road-bed and track	, -	-	-	\$29,969.37
For repairs of bridges,	-	-	-	1,374.56
For repairs of fences, -			-	289.37
For repairs of buildings and fixtu	res,		-	970.57
For repairs of locomotives, -		•		11,907.80
For repairs of cars, -	-			8,459.64
For repairs of machinery and too	ls,	•	-	696.92
For salaries and labor not include	d ab	ove, -	-	58,764.62
For fuel for locomotives and cars,		,		ŕ
4,176 tons of coal,	-	\$13,927.	98	
169 cords of wood, -	-	354.		14,282.38
For fuel for stations and shops, -	-		_	
$209\frac{1}{4}$ tons of coal, -	-		-	941.56
For oil and waste,		•		1,706.74
or damages, losses, and gratuitie	es, —	•		
To persons,		\$109.	25	
To property,	-	494.	84	604.09

1887.]	DANBURY	& NORV	VALK	RAILROA	D.	137
For insurance,	-	-	-	-		\$174.95
For Brookside I	Park,	•	-		-	870.32
For dock repair				-	-	238.91
Water rent	*	-			-	407.00
Station, tra		cidental	expen	ises,	-	1,389.13
Mileage,			•		-	1,441.51
Rent, -	•		-		•	1,622.54
Printing an	d statione	ry,			-	1,441.12
Insurance,		-	-	•	-	1,405.27
Advertising	r, -	•	-		-	281.05
Legal expe	nses,	-	•	•		1,160.74
Total ope	erating ex	penses,	-	•		\$140,450.16
Net earn	ings,		-	•	-	\$92,510.23
Cash on hand at Bills and account From gross earn Sundry agents	nts receiva nings, as s	ble at da tated,	ate of	last repo	rt, - -	\$20,078.91 22,200.31 232,960.39 32,045.48
Total,		-	•			\$307,285.09
8	TATEMENT	OF TOT.	AL EX	PENDITUR	ES.	
For operating e	xpenses, a	s stated.			-	\$140,450.16
For taxes, -		- ′	•		-	12,262.91
For interest,	-		-		-	43,529.61
For dividends (			per c	ent., $2\frac{1}{2}$ ),	•	14,997.50
Construction,						13,488.98
Equipment, -	_			_		5,633.75
Increase in inve	ntory.					2,614.95
Bills and accour					_	29,803.17
Sundry account		agents	etc.			27,318.72
Bills payable,		-	-			5,000.00
Items in profit a	nd loss, b	alance.				266.78
Cash on hand to		•	-			11,918.56
Total,	•					\$307,285.09

# GENERAL BALANCE-SHEET.

Assets.						
Construction,	-	-	-	-		\$1,170,270.83
Equipment, -	-	-	-	•	-	228,971.89
Sundry accounts	due,	-	-	-	-	27,318.72
Inventory (mater	ials on h	and),	-	•	-	13,273.58
Cash on hand,	•	-	•	•	-	11,918.56
Total,	-		-	•	-	\$1,451,753.58
		Lia	bilities.			
Capital stock,	-	-	-	-	-	\$600,000.00
Bonds payable,	-	-	-	•	-	650,000.0 <b>0</b>
Bills payable,	-	-	-	•	•	45,000.00
Sundry accounts	payable,		-	•	•	32,045.48
Profit and loss,	-	-	•	•	-	124,708.10
Total,	-	-	-		-	\$1,451,753.58

# GENERAL INFORMATION.

## CAPITAL STOCK,

OAITIAL STOCK,							
Capital stock authorized by charter, •	-	\$1,000,000.00					
Capital stock authorized by vote of Company,	-	600,000.00					
Capital stock issued, viz.:—							
12,000 full shares of \$50 each, -	-	600,000.00					
Stock issued for cash,	-	338,416.25					
Stock issued for undivided earnings, -	-	101,583.75					
Stock issued for increased valuation of road,	or						
equipment, or both,	-	160,000.00					
Amount of stock held in Connecticut, -	-	136,350.00					
Number of stockholders residing in Connecticut,	-	90					
Whole number of stockholders,	-	116					
BONDS OR UNFUNDED DEBT.							
Direct constant of Table 1 1000 and a findament	_						

First mortgage,	aue July	1, 18	90; rate	oi inte	erest,	
7 per cent.,	-		-	-	-	200,000.00
Interest r	oaid to Ju	ılv 1.	1886.			

Second mortgage, due July 1, 1892; 7 per cent., - 200,000.00

DANBURY & NORWALK RAILROAD.	139
Consolidated mortgage due July 1, 1920; 6 per	
cent.,	\$100,000.00
General mortgage, due April 1, 1925; 5 per cent.,	150,000.00
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were	
opened for use, viz.:	
From Danbury to South Norwalk, Feb. 22,	
1852; Branchville to Ridgefield, June,	
1870; Bethel to Hawleyville, July, 1872.	
Length of main line from Danbury to Wilson Point,	26.5m.
Length of branches, from Branchville to Ridgefield,	4m.
from Bethel to Hawleyville,	6m.
Length of all branches,	$10\mathrm{m}$ .
Length of road (main line and branches) owned by	
the company,	36 5m.
Length of sidings, or other tracks not included	
above,	8.39m.
Length of track of road, including branches and	
sidings, in single track miles,	44.89m.
Length of track laid with steel rails (weight per	
yard, 56 lbs.), -	29.65
Miles of track laid with steel rails during the year	
(number of tons, 100; weight per yard, 56 lbs.;	
cost, \$3,658.46),	1.14
Number of new ties put in track during the year	
(cost, \$5,034.11),	12,934
Aggregate length of wooden bridges, in feet,	897
Number of spans of 25 feet or over,	15
Aggregate length of iron bridges, in feet, -	325
Number of spans of 25 feet or over,	6
Aggregate length of stone arch bridges, in feet (14	40
stone; brick, 28),	42
Number of highway crossings over the track,	2
Number of highway crossings under the track,	2
Number of highway crossings at grade,	66
Number of highway crossings at grade, with gates,	2
Number of highway crossings at grade, with flag-	2
men,	2

140	RAILROAD CO	MMISSIO	ners' i	REPORT.	[Jan.,
Railroad cros	sed at grade (H	ousaton	ic), -		1
	roads operated			ıy, -	36.5m.
	ations on main		٠.	-	12
Number of st	ations on branc	hes, -			2
		QUIPMEN			
	ocomotives (no	t includ	ing sw	itching	_
engines),					7
	tht of same, in	cluding	tender,	water,	~ ~ ,
and fuel,		. •	•	•	55 tons.
	assenger cars, -		•	-	18
	aggage and mai erchandise cars,		•	-	3
	erchandise cars, oal, gravel, and		•	•	16 $127$
	comotives equip			hno lzoa	6
	ars equipped with			brakes,	21
Name of brak		un unann	brakes,		Westinghouse.
	assenger train	cars wit	h nater		wesninghouse.
_	ffer, and couple		n pater	in bian-	2
Name of pate	-				Miller.
reality of pages					Millor.
		, FREIGH	•		
	per mile receiv				
	perated by this		ny, exc	luding	
	eket passengers,		-		.302
_	per mile for sea		_		101
	g one round trip				.121
_	of fare per mile		in pass	engers,	.243
	of passengers of		- muiad ar	- مانسس	447,561
_	leage, or passer passenger train	_	rried of	ie miie,	4,507,897 $100,659$
-	freight trains,	.5,	•	•	68,211
	all other trains,				5,413
Total miles ru					174,283
	of tons of freig	rht carri	ed -		115,240
	ge, or tons carri				2,320,992
	of freight per t				.497
	nen employed			oad, in-	,10,
cluding c	- •	- JF 32.	-	-	200
	,				

#### ACCIDENTS.

#### STATEMENT OF EACH ACCIDENT IN DETAIL.

1886.

Feb. 2. Henry Borcher (reported Borden), killed by night freight while switching at South Norwalk (trespasser).

July 5. George Beardsley, driving in railroad yard, was hit by passenger car while switching at Danbury; slightly injured.

July 23. Charles Hinn, killed by being hit by bridge near Reading station (passenger).

Aug. 29. Owen Mehan, a brakeman, injured while coupling cars at South Norwalk; sent to Bridgeport hospital; recovered.

Sept. 10. Edward Light, killed at the crossing north of Bethel by 6 P. M. train.

Sept. 23. Edward Martin, found dead on the track near Reading station, supposed to have been run over by night freight.

#### OFFICERS.

President, F. ST. JOHN LOCKWOOD, Norwalk, Conn. Vice-President, CHARLES H. MERRITT, Danbury, Conn. Secretary, HARVEY WILLIAMS, Danbury, Conn. Treasurer, HARVEY WILLIAMS, Danbury, Conn.

#### BOARD OF DIRECTORS.

F. St. John Lockwood, Norwalk, Conn. Charles H. Merritt, Danbury, Conn. Charles L. Rockwell, Meriden, Conn. William H. Barnum, Lime Rock, Conn. David W. Plumb, Birmingham, Conn. Charles A. Potter, New York City. William B. E. Lockwood, Norwalk, Conn. Richard Hurley, New York City. John H. Perry, Norwalk, Conn. Ebenezer Hill, Norwalk, Conn. Stephen H. Smith, Norwalk, Conn.

Attest, C. H. MERRITT, Vice-President. Attest, HARVEY WILLIAMS, Treasurer. STATE OF CONNECTICUT, COUNTY OF FAIRFIELD. DANBURY, November 6, 1886.

Then personally appeared Charles H. Merritt, Vice-President, and Harvey Williams, Treasurer, of the Danbury & Norwalk Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct,

Before me,

LUMAN L. HUBBELL,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

DANBURY & NORWALK RAILROAD COMPANY,

Danbury, Conn.

# HARTFORD & CONNECTICUT VALLEY RAILROAD.

Return of the Hartford & Connecticut Valley Railroad Company, for the year ending September 30, 1886.

# EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	•		\$118,813.33
From freight transportation,	-	•	-	86,560.04
From United States mails, -		-	-	5,750.38
From express,	-		•_	3,958.29
From rents,	•	-	-	1,675.69
From hoisting engine, -	-	-	-	906.29
From use of scales, -	•	œ	-	133.20
From newsboy,	•	•	-	180.00
Total gross earnings,	-	-	-	\$217,977.22
STATEMENT OF OPER	RATING	EXPEN	SES.	
For repairs of road-bed and track,		- 2	-	\$40,439.45
For repairs of bridges, -				16,141.08
For repairs of fences, -	-	-	-	2,776.29
For repairs of buildings and fixtur	es,		-	7,535.08
For repairs of locomotives, -			-	9,201.60
For repairs of cars,			-	16,022.49
For repairs of machinery and tools	3,	-	-	475.70
For salaries and labor not included	labov	e, -	-	60,850.14
For fuel for locomotives and cars,-	_			
5,049.36 tons of coal,	•	\$16,23	4.46	
49.25 cords of wood,		23	5.15 —	16,469.61
For fuel for stations and shops,—				
85.81 tons of coal, -	•	•		437.96

1,690.75

For oil and waste, -

144	RAILROAD	COMMI	SSIONE	rs' ref	ORT.	[Jan.,
For damages	s, losses, and	gratuiti	.es,—			
	rsons, -		-	- \$9	9.00	
To pr	operty, -	•	-	- 35	6.10 —	455.10
For insurance	ee, -	-	-	-	•	539.05
For legal exp	penses, -		-1	-	•	652.10
Total	operating ex	rpenses,	-	-	-	\$173,686.40
Net e	arnings,		-	-	-	\$44,290.82
TOT	'AL RECE	IPTS A	ND E	EXPEN	DITU	RES.
S	STATEMENT O	F RECEIP	TS FRO	M ALL	SOURCE	es.
Cash on han	d at date of	last repo	rt,			\$16,771.93
Bills and acc	ounts receiv	able at d	late of	last rep	ort,	11,251.36
From gross	earnings, as	stated,	-	-	-	217,977.22
From decrea	se in materi	al and su	ipplies,	-	-	9,123.72
Total,		-	-	-	•	\$255,124.23
	STATEMEN	T OF TO	TAL EX	PENDITU	RES.	
For operatin	g expenses,	as stated	., -	-	-	\$173,686.40
For taxes,			-	-	-	6,969.93
For interest,	-	-	-	-	-	4,305.83
For loss on a	accounts,	-	-	-	-	90.43
For certificat	tes of indebt	edness r	edeeme	ed, -	-	12,800.00
Decrease in				-	-	25,535.61
Bills and acc			date,	-	•	13,815.09
Cash on han	d to balance,	, -	-	-	-	17,920.94
Total	, -	-		-	•	\$255,124.23
	GENERA		LANC	E-SHE	ET.	
Railroad	merly known d, its propert Company,	erty repr n as the c ty and f	resentin Connec ranchis	ticut Va es acqu	alley ired	\$800,000.00 81 246.30
	·			_		

1887.] наптго	RD & CONN	. VALLI	EY RAII	LROAD	. 145
Equipment account	(expended 1	by this	Compa	ny),	15,400.77
Bills and accounts re		٠.		•	13,815.09
Material and supplies			-	-	4,445.50
Cash on hand,	-	-	-	-	17,920.94
Total, -	-		-	-	\$932,828,60
	Liab	vilities.			
Capital stock, -	-	-			\$723,200.00
Bonds of Connectic	ut Valley	Railroad	d Comp	oany	•
outstanding and					
Company repres					
value of said box	nds, -	-	-		76,800.00
Certificates issued for	r money loa	ned thi	s Comp	any	
in 1881 and 188	2, -			•	60,400.00
Balance of cash, ac	ecounts, and	d mate	rial tur	ned	
over by Trustee	of Conn. V	alley R	ailroad,	-	1,955.70
Bills and accounts pa	yable, -	•	-	-	21,823.96
Profit and loss, -	-	-	-	-	48,648.94
Total, -	-	-		•	\$932,828.60
GE	NERAL II	NFORM		N.	
Capital stock authori	zed by char	ter,		- ;	\$1,200,000.00
Capital stock authori Capital stock issued,	zed by vote			•	800,000.00
7,232 full sha		ooah			723,200.00
Stock issued for b			out Ve	llor	123,200.00
R. R.,	onds of C	Omnecu	icut va	iney	723,200.00
Amount of stock held	d in Connec	ticut			717,600.00
Number of stockhol			Connecti	ent.	18
Whole number of			-	- ·	20
Whole number of	DIOCHIO GOI	٥,			20
	DESCRIPTIO	ON OF R	OAD.		
Date when road, or do opened for use, From Hartfor	viz.:		·		

46.20m.

1871; to Fenwick, in 1872. Length of main line from Hartford to Fenwick,

140	F.T
146 RAILROAD COMMISSIONERS' REPORT.	[Jan.,
Length of road (main line) owned by the Company,	46.20m.
Length of sidings, or other tracks not included	
above,	6.67m.
Length of track of road, including sidings, in single	
track miles,	52.87m.
Length of track laid with steel rails (weight per	
yard, 36.39 miles with 56 lbs., and 3.84 miles	
with 62 lbs., and 5.04 miles with 60 lbs.),	45.27m.
Weight per yard of iron rails in main line, 50 lbs.	
Number of new ties put in track during the year	
(cost, \$7,621.64),	17,587
Aggregate length of wooden bridges, in feet,	14,164
Number of spans of 25 feet or over,	6
Aggregate length of iron bridges, in feet, -	664
Number of spans of 25 feet or over,	11
Number of highway crossings over the track,	1
Number of highway crossings under the track, -	7
Number of highway crossings at grade,	60
Number of highway crossings at grade with gates,	5
Number of highway crossings at grade with flag-	
men,	3
Number of railroads crossed at grade,	2
Shore Line Division and Air Line Division	
of the N. Y., N. H. & H. R. R. Co.	
Length of all roads operated by this Company,	46 20m.
Number of stations on main line,	18
EQUIDADAM.	,
EQUIPMENT.	
Number of locomotives (not including switching	4
engines),	8
Average weight of same, including tender, water,	
and fuel,	32 tons
Number of switching engines,	1
Number of passenger cars, · · · · ·	14
Number of baggage and mail cars, Number of merchandise cars,	6
Number of merchandise cars,  Number of coal, gravel, and other cars,  -	69 89
Number of locomotives equipped with train brakes,	89 5
Number of cars equipped with train brakes,	20
ramoor or oars equipped with train prakes,	20

Name of brake, -	Westinghouse	e Air Brake.
Number of passenger train cars with	patent plat-	
form, buffer, and coupler, -		20
Name of patent,		Miller.
TADMS TOPICHE	n remo	
FARES, FREIGHT	, ETC.	
Average rate per mile received from p	passengers on	
roads operated by this Compar	ny, excluding	
season ticket passengers		.0247
Average rate per mile for season ticke	et passengers,	
reckoning one round trip per day	to each ticket,	.0093
Average rate of fare per mile from a	ll passengers,	.0229
Total number of passengers carried,		364,149
Passenger mileage, or passengers carr	ried one mile,	5,172,744
Miles run by passenger trains, -		126,596
Miles run by freight trains, -		68,952
Miles run by all other trains, -		28,549
Total miles run,		224,097
Total number of tons of freight carrie	ed,	78,326
Freight mileage, or tons carried one n	nile, -	2,382,044
Avrage rate of freight per ton per mi	le,	.0368
Number of men employed in operating		
ing officers,		197
,		

#### STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

Nov. 11. Jacob Gates was slightly injured while coupling cars at Saybrook Junction.

Dec. 30. Miss Amelia Barry was injured by falling from train No. 7, at Higganum. 1886.

Feb. 24. Evelyn C. Tyler attempted to board train No. 16 while in motion at Goodspeed's Station, and was thrown to the ground and slightly bruised.

July 12. Homer Richardson, while painting a bridge at Hartford, fell from the staging and broke his leg.

July 24. Ann Costello was struck by train No. 10, between Pleasant and Morgan streets in Hartford, and was fatally injured.

Aug. 20. Train No. 11, struck a man (supposed to be Martin Joyce of Westfield, Mass.), near Avon street in Hartford. Fatally injured.

Aug. 23. Richard Doyle injured the fleshy part of his thumb while coupling cars at Saybrook Point.

Aug. 28. George Savage fell from the rear platform of train No. 13, at State street, Hartford. Slightly injured.

## OFFICERS.

President, GEORGE H. WATROUS, New Haven, Conn.
Vice-President, SAMUEL BABCOCK, Middletown, Conn.
Secretary, WM. C. BRAINARD, Hartford, Conn.
Treasurer, WM. C. BRAINARD, Hartford, Conn.
Superintendent, CHAS. S. DAVIDSON, Hartford, Conn.

Auditors, E. H. TROWBRIDGE, New Haven, Conn.,
DANIEL C. SPENCER, Old Saybrook, Conn.
General Ticket Agent, WM. C. BRAINARD, Hartford, Conn.
General Freight Agent, CHAS. ROCKWELL, New Haven, Conn.
Assistant General Freight Agent, A. D. CHAPIN, Hartford, Conn.

#### BOARD OF DIRECTORS.

GEORGE H. WATROUS, New Haven, Conn. SAMUEL BABCOCK, Middletown, Conn. E. H. TROWBRIDGE, New Haven, Conn. E. M. REED, New Haven, Conn. WILLIAM D. BISHOP, Bridgeport, Conn. NATHANIEL WHEELER, Bridgeport, Conn. HENRY C. ROBINSON, Hartford, Conn. CHAS. M. POND, HARTFORD, CONN. DANIEL C. SPENCER, Old Saybrook, Conn.

Attest, GEO. H. WATROUS, President. Attest, WM. C. BRAINARD, Treasurer. STATE OF CONNECTICUT, COUNTY OF NEW HAVEN, Nov. 11, 1886.

Then personally appeared Geo. H. Watrous, President, and William C. Brainard, Treasurer, of the Hartford & Connecticut Valley Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

W. S. WELLS,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

HARTFORD & CONNECTICUT VALLEY RAILROAD COMPANY,

Hartford, Conn.

# HARTFORD & CONNECTICUT WESTERN RAILROAD.

Return of the Hartford & Connecticut Western Railroad Company, for the year ending September 30, 1886.

# EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

From nessangers transportation

\$117 006 96

-	•	•	\$117,000.20
	•		213,437.66
-	-	•	9,743.12
-	-	-	5,855.68
-	-	•	2,921.79
•	-	-	\$348,964.51
RATING	3 EXPEN	ISES.	
ζ, ' -	-	-	\$61,968.74
-	•	-	6,212.51
-	-	-	2,766.43
ıres,	-	-	4,752.38
-	-	-	13,696.05
-	-	-	15,171.86
ls,	-		1,284.19
ed abo	ve, -	-	34,966.18
,			
-			34,544.19
-			
-	-		1,181.25
•	-	-	2,425.02
es,—			
-	\$2,00	0.00	
-	79	1.32	2,791.32
	c,	s,	RATING EXPENSES.  5,

1887.] HARTFORD & CONN. WES	STERN RAILROA	.D. 151
For insurance,		542.43
For rent of —		
New York & New England,	\$4,200.00	
New Haven & Northampton,	240.00	4,440.00
For rent,		1,080.00
For car service,		2,399.99
For water works,		1,261.81
For printing and stationery, -		1,522.34
For passenger expenses,		14,348.00
For freight expenses,		35,438.90
For general expenses,		3,350.67
For legal expenses,		718.73
For removing snow and ice, -		789.17
For telegraph,		16 60
Total operating expenses, -		\$247,668.76
Net earnings,		\$101,295.75
TOTAL RECEIPTS AND	EXPENDIT	JRES.
TOTAL RECEIPTS AND		
STATEMENT OF RECEIPTS F	ROM ALL SOURC	\$927.94
STATEMENT OF RECEIPTS F Cash on hand at date of last report, Bills and accounts receivable at date of	ROM ALL SOURC	\$927.94 42,483.07
STATEMENT OF RECEIPTS F  Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated,	ROM ALL SOURC	\$927.94 42,483.07 348,964.51
STATEMENT OF RECEIPTS F  Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock,	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00
STATEMENT OF RECEIPTS F  Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00
STATEMENT OF RECEIPTS F  Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited,	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33
Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited, From decrease of materials,	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33 4,317.49
STATEMENT OF RECEIPTS F  Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited,	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33
Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited, From decrease of materials,	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33 4,317.49
Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited, From decrease of materials, From old accounts collected, Total,  Total,	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33 4,317.49 996.70
Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited, From decrease of materials, From old accounts collected, Total,  STATEMENT OF TOTAL I	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33 4,317.49 996.70
Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited, From decrease of materials, From old accounts collected, Total,  Total,	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33 4,317.49 996.70 \$513,101.04
Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited, From decrease of materials, From old accounts collected, Total,  STATEMENT OF TOTAL IN For operating expenses, as stated,	rom all source of last report,	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33 4,317.49 996.70 \$513,101.04
Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited, From decrease of materials, From old accounts collected, Total,  STATEMENT OF TOTAL IN For operating expenses, as stated, For taxes, For interest, For dividends (number, one, rate per	r cent. $1\frac{1}{2}$ ), on	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33 4,317.49 996.70 \$513,101.04
Cash on hand at date of last report, Bills and accounts receivable at date of From gross earnings as stated, From increase of capital stock, From increase of first mortgage bond From increase of bills audited, From decrease of materials, From old accounts collected, Total,  STATEMENT OF TOTAL IN For operating expenses, as stated, For taxes, For interest,	r cent. $1\frac{1}{2}$ ), on	\$927.94 42,483.07 348,964.51 9,900.00 100,000.00 5,511.33 4,317.49 996.70 \$513,101.04

152	RAILROAD	COMMIS	sioners'	REPO	RT.	[Jan.,
For decrease of	of convertib	ole bonds	₹,	-	-	9,900.00
For decrease of	f bills paya	able,	-	-	-	151,000.00
For decrease of	of accounts	payable,	-	-	-	4,839.04
Bills and accou	ınts receiva	ble this	date,	-	-	52,189.13
Cash on hand	to balance,	-	-	-	-	1,235.15
Total,	-	-		-	-	\$513,101.04

# GENERAL BALANCE-SHEET.

# Assets.

		A	sseis.			
Construction,		•	-	-	- \$	2,802,650.00
Equipment, -	•	-	-	-	-	343,407 22
Real estate,	•	-	-	-	-	93,154.81
Materials on hand,	-	-	-	-	-	64,790.02
Accounts receivable	le,	-		-	•	52,189.13
Cash on hand,	-	•	-	-	-	1,235.15
Profit and loss,	-	•	-	-	-	23,207.85
Total,	-	-	-	-	• \$	3,380,634.18
		Lia	bilities.			
Capital stock,	-	-	-	-	- \$	2,550,200.00
First mortgage box	nds,	-	-	-	-	610,000.00
Bills payable,	-	-	-	-	-	15,000.00
Accounts payable,	-	-	-	-	-	1,158.96
Bills audited,	-	-	-	-	-	34,475.22
Convertible bonds,	-	-		-	• _	169,800.00

# GENERAL INFORMATION.

- \$3,380,634.18

Total,

#### CAPITAL STOCK.

Capital stock authorized by charter,	- 8	\$3,000,000.00
Capital stock authorized by vote of Company,	-	3,000,000.00
Capital stock issued, viz.:		
25,502 full shares of \$100 each, -	•	2,550,200.00
Stock issued for bonds,	-	1,750,200.00

-	
Stock issued for the purchase of the Rhinebeck & Connecticut Railroad, Amount of stock held in Connecticut, Number of stockholders residing in Connecticut, - Whole number of stockholders,	800,000.00 1,340,400.00 597 762
BONDS OR UNFUNDED DEBT.	
First mortgage due July 1, 1903; rate of interest, 5 per cent. Interest paid to July 1, 1886, - First mortgage bonds of the Connecticut Western Railroad Company, due July 1, 1900; rate of interest, 7 per cent.; interest paid to January 1, 1876; convertible into the stock of this	\$610,000.00
company on the basis of 60 per cent., -	3,200,000.00
Deduct bonds converted into stock,	2,917,000.00
a cauco do mad com, or coa mice second,	
	\$283,000.00
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were	
opened for use, viz.:	
From Hartford, Conn., to New York State	
line, Dec. 21, 1871; from New York	
State line, to Boston Corners, N. Y., April	
1, 1884; from Boston Corners, N. Y., to	
Rhinecliff, N. Y., July 1, 1882.	
Length of main line from Hartford, Conn., to	
Rhinecliff, N. Y.,	108.30m.
In Connecticut,	66.70m.
Length of road (main line) owned by the company,	108.30m.
In Connecticut,	66.70m.
Length of sidings, or other tracks not included	00.70111.
above	20.48m.
In Connecticut,	15.40m.
Length of track of road, including sidings, in sin-	13.40111.
gle track miles,	128.78m.
In Connecticut,	82.10m.
Length of track laid with steel rails (weight per	02.10111.
yard, 60 lbs.),	72.67m.
In Connecticut,	62.67m.
in Connecticut,	02.07111.

154	RAILROAD	COMMIS	SIONERS'	REPORT.		[Jan.,
Miles of tr	r yard of iron ack laid with s	steel rails	during	the year		
	tons, 505.58;	weight	per yard	l, 60 lbs.;		* 0.1
	18,443.18), new ties put	in treals	during	the week		5.34m.
	\$9,244.00),	in track	during	the year		23,110
,	Connecticut,					13,044
	length of woo	den brid	ges, in fe	eet		6,812
	Connecticut,		-			6,112
	spans of 25 f	feet or ov	er,			50
In C	Connecticut,	-	•			$^{26}$
	length of iron	ı bridges	, in feet,			484
	Connecticut,		-			408
	spans of 25 f	eet or ov	rer,			9
	Connecticut,		•			8
	highway cros	sings ove	er the tra	ck, all in		
	cticut, -		3			6
	highway cros	sings un	der the t	rack, -		10
	Connecticut, highway cros	-	· and a			7 97
	Connecticut,	sings at	graue,			57 73
	highway cros	sings at	grade t	vith flag.		10
men,	ingirway cros	sings at	grado, v	• •		2
,	Connecticut,					1
	highway cros	ssings at	grade, w	vith elec-		
	gnals, all in Co					3
Number of	railroads cro	ssed at g	grade, an	d names		
of eac	h, -		-			5
In C	Connecticut,	-	-			4
	tuck, Housator		Haven	& North-		
_	ton, twice, Ha					
	nini, and length					
	mpany under					
	burgh, Dutch ew York State					1.25m.
	all roads opera				,	1.25m. 109.55m.
	Connecticut,	ited by t	-		1	66.70m.
	stations on m	ain line				39
	Connecticut,	-				27
	stations on le	ased line	s,			1

# EQUIPMENT.

engines),		
and fuel,         -         -         52 tons.           Number of switching engines,         -         -         2           Number of passenger cars,         -         -         19           Number of baggage and mail cars,         -         -         5           Number of merchandise cars,         -         -         132           Number of coal, gravel, and other cars,         -         -         354           Number of locomotives equipped with train brakes,         7         7           Number of cars equipped with train brakes,         -         -         24           Name of brake,         -         -         -         Westinghouse.           Number of passenger train cars with patent platform, buffer, and coupler,         -         -         23           Name of patent,         -         -         -         Miller.           FARES, FREIGHT, ETC.           Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, reckoning one round trip per day to each ticket, -         -         -         .0273           Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, -         -         .         .0262           Total number of passengers carried, -	engines),	16
and fuel,         -         -         52 tons.           Number of switching engines,         -         -         2           Number of passenger cars,         -         -         19           Number of baggage and mail cars,         -         -         5           Number of merchandise cars,         -         -         132           Number of coal, gravel, and other cars,         -         -         354           Number of locomotives equipped with train brakes,         7         7           Number of cars equipped with train brakes,         -         -         24           Name of brake,         -         -         -         Westinghouse.           Number of passenger train cars with patent platform, buffer, and coupler,         -         -         23           Name of patent,         -         -         -         Miller.           FARES, FREIGHT, ETC.           Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, reckoning one round trip per day to each ticket, -         -         -         .0273           Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, -         -         .         .0262           Total number of passengers carried, -	Average weight of same, including tender, water,	
Number of passenger cars, -         -         19           Number of baggage and mail cars,         -         5           Number of merchandise cars,         -         -         354           Number of locomotives equipped with train brakes,         7         7           Number of cars equipped with train brakes,         -         24           Name of brake,         -         -         Westinghouse.           Number of passenger train cars with patent platform, buffer, and coupler,         -         -         23           Name of patent,         -         -         -         Miller.    FARES, FREIGHT, ETC.  Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, reckoning one round trip per day to each ticket, -         -         .0273           Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, -         -         .0089           Average rate of fare per mile from all passengers, respect of fare per mile from all passengers, respect of passengers carried, -         268,778           Passenger mileage, or passengers carried one mile, Miles run by passenger trains, -         -         155,893           Miles run by freight trains, -         -         177,822           Miles run by all other trains, -         -         342,081           Total nu		52 tons.
Number of passenger cars, -         .<	Number of switching engines,	2
Number of baggage and mail cars,		19
Number of merchandise cars, 354  Number of coal, gravel, and other cars, 354  Number of locomotives equipped with train brakes, 7  Number of cars equipped with train brakes, - 24  Name of brake, Westinghouse.  Number of passenger train cars with patent platform, buffer, and coupler, 23  Name of patent, Miller.  FARES, FREIGHT, ETC.  Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,0273  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,0089  Average rate of fare per mile from all passengers, .0262  Total number of passengers carried, 268,778  Passenger mileage, or passengers carried one mile, 4,461,248  Miles run by passenger trains, 155,893  Miles run by freight trains, 342,081  Total number of tons of freight carried, - 230,813  Freight mileage, or tons carried one mile, 10,305,569		5
Number of coal, gravel, and other cars,		132
Number of locomotives equipped with train brakes,  Number of cars equipped with train brakes,  Name of brake,  Number of passenger train cars with patent platform, buffer, and coupler,  FARES, FREIGHT, ETC.  Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,  reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers,  Passenger mileage, or passengers carried one mile,  Miles run by freight trains,  Number of cars equipped with train brakes,  Passenger mileage, or freight carried,  10,305,569		354
Number of cars equipped with train brakes, - 24  Name of brake, Westinghouse.  Number of passenger train cars with patent platform, buffer, and coupler, 23  Name of patent, Miller.  FARES, FREIGHT, ETC.  Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,0273  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,0089  Average rate of fare per mile from all passengers, .0262  Total number of passengers carried, 268,778  Passenger mileage, or passengers carried one mile, 4,461,248  Miles run by passenger trains, 155,893  Miles run by freight trains, 342,081  Total number of tons of freight carried, - 230,813  Freight mileage, or tons carried one mile, - 10,305,569		7
Name of brake, Westinghouse.  Number of passenger train cars with patent platform, buffer, and coupler, 23  Name of patent, Miller.  FARES, FREIGHT, ETC.  Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,0273  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,0089  Average rate of fare per mile from all passengers, .0262  Total number of passengers carried,268,778  Passenger mileage, or passengers carried one mile, 4,461,248  Miles run by passenger trains,155,893  Miles run by freight trains,342,081  Total number of tons of freight carried,230,813  Freight mileage, or tons carried one mile,10,305,569		24
form, buffer, and coupler, 23 Name of patent, Miller.  FARES, FREIGHT, ETC.  Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,0273  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,0089  Average rate of fare per mile from all passengers, .0262  Total number of passengers carried,268,778  Passenger mileage, or passengers carried one mile, 4,461,248  Miles run by passenger trains,155,893  Miles run by freight trains,3177,822  Miles run by all other trains,342,081  Total number of tons of freight carried,230,813  Freight mileage, or tons carried one mile,10,305,569	* **	Westinghouse.
form, buffer, and coupler, 23 Name of patent, Miller.  FARES, FREIGHT, ETC.  Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,0273  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,0089  Average rate of fare per mile from all passengers, .0262  Total number of passengers carried,268,778  Passenger mileage, or passengers carried one mile, 4,461,248  Miles run by passenger trains,155,893  Miles run by freight trains,3177,822  Miles run by all other trains,342,081  Total number of tons of freight carried,230,813  Freight mileage, or tons carried one mile,10,305,569	Number of passenger train cars with patent plat-	J
Name of patent, Miller.  FARES, FREIGHT, ETC.  Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,0273  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,0089  Average rate of fare per mile from all passengers, .0262  Total number of passengers carried,268,778  Passenger mileage, or passengers carried one mile, 4,461,248  Miles run by passenger trains,155,893  Miles run by freight trains,342,081  Total number of tons of freight carried,30813  Freight mileage, or tons carried one mile,		23
Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,		Miller.
Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,		
roads operated by this company, excluding season ticket passengers,	FARES, FREIGHT, ETC.	
roads operated by this company, excluding season ticket passengers,	Average rate per mile received from passengers on	
season ticket passengers,		
reckoning one round trip per day to each ticket,0089  Average rate of fare per mile from all passengers, Total number of passengers carried,268,778  Passenger mileage, or passengers carried one mile, Miles run by passenger trains,		.0273
reckoning one round trip per day to each ticket,0089  Average rate of fare per mile from all passengers, Total number of passengers carried,268,778  Passenger mileage, or passengers carried one mile, Miles run by passenger trains,	A 4: -14 1 f 4: -14	
ticket,	Average rate per mile for season ticket passengers,	
Total number of passengers carried,		
Total number of passengers carried,	reckoning one round trip per day to each	.0089
Miles run by passenger trains, 155,893 Miles run by freight trains, 177,822 Miles run by all other trains, 8,366 Total miles run, 342,081 Total number of tons of freight carried, - 230,813 Freight mileage, or tons carried one mile, - 10,305,569	reckoning one round trip per day to each ticket, -	
Miles run by freight trains, 177,822  Miles run by all other trains, 8,366  Total miles run, 342,081  Total number of tons of freight carried, - 230,813  Freight mileage, or tons carried one mile, - 10,305,569	reckoning one round trip per day to each ticket, Average rate of fare per mile from all passengers,	.0262
Miles run by all other trains, 8,366 Total miles run, 342,081 Total number of tons of freight carried, - 230,813 Freight mileage, or tons carried one mile, - 10,305,569	reckoning one round trip per day to each ticket, Average rate of fare per mile from all passengers, Total number of passengers carried,	0262 $268,778$
Total miles run, 342,081  Total number of tons of freight carried, 230,813  Freight mileage, or tons carried one mile, 10,305,569	reckoning one round trip per day to each ticket,	0262 $268,778$ $4,461,248$
Total number of tons of freight carried, - 230,813 Freight mileage, or tons carried one mile, - 10,305,569	reckoning one round trip per day to each ticket,	0262 $268,778$ $4,461,248$ $155,893$
Freight mileage, or tons carried one mile, - 10,305,569	reckoning one round trip per day to each ticket,	.0262 $268,778$ $4,461,248$ $155,893$ $177,822$
Freight mileage, or tons carried one mile, - 10,305,569	reckoning one round trip per day to each ticket, Average rate of fare per mile from all passengers, Total number of passengers carried,	.0262 $268,778$ $4,461,248$ $155,893$ $177,822$ $8,366$
Average rate of freight per ton per mile,0207	reckoning one round trip per day to each ticket,	.0262 268,778 4,461,248 155,893 177,822 8,366 342,081
	reckoning one round trip per day to each ticket,	.0262 $268,778$ $4,461,248$ $155,893$ $177,822$ $8,366$ $342,081$ $230,813$
Number of men employed in operating road, in-	reckoning one round trip per day to each ticket,	.0262 $268,778$ $4,461,248$ $155,893$ $177,822$ $8,366$ $342,081$ $230,813$ $10,305,569$
cluding officers, 303	reckoning one round trip per day to each ticket,	.0262 $268,778$ $4,461,248$ $155,893$ $177,822$ $8,366$ $342,081$ $230,813$ $10,305,569$

#### ACCIDENTS.

#### STATEMENT OF EACH ACCIDENT IN DETAIL.

1886.

June 24. John Carroll, while walking on the track near Canaan in a partly intoxicated condition, was struck by train No. 7. His injuries were not serious.

August 12. Michael O'Brien, in attempting to board freight train No. 12, at Norfolk, while in motion, fell underneath the caboose, was run over and received injuries which caused his death that day.

## OFFICERS.

President, WILLIAM L. GILBERT, West Winsted, Conn. Vice-President, FREDERICK MILES, Chapinville, Conn. Secretary, EDWARD R. BEARDSLEY, Hartford, Conn. Treasurer, EDWIN R. BEARDSLEY, Hartford, Conn. Superintendent, EDWIN McNEILL, Hartford, Conn. Auditor, RICHARD P. MARTIN, Hartford, Conn. General Ticket Agent, WALTER PEARCE, Hartford, Conn. General Freight Agent, EDWIN McNEILL, Hartford, Conn.

## BOARD OF DIRECTORS.

CHARLES T. HILLYER, Hartford, Conn.
LENT B. MERRIAM, Hartford, Conn.
MILO HUNT, Hartford, Conn.
JEFFERY O. PHELPS, Simsbury, Conn.
WILLIAM L. GILBERT, West Winsted, Conn.
HENRY GAY, West Winsted, Conn.
LYMAN DUNNING, East Canaan, Conn.
FREDERICK MILES, Chapinville, Conn.
ALEXANDER H. HOLLEY, Lakeville, Conn.
WILLIAM H. BARNUM, Lime Rock, Conn.
MILO B. RICHARDSON, Lime Rock, Conn.
THOMAS CORNELL, RONDOUT, N. Y.
SAMUEL G. DIMMICK, RONDOUT, N. Y.

Attest, WILLIAM L. GILBERT, President.
Attest, EDWARD R. BEARDSLEY, Treasurer.

STATE OF CONNECTICUT, COUNTY OF HARTFORD, HARTFORD, November 9, 1886.

Then personally appeared William L. Gilbert, President, and Edward R. Beardsley, Treasurer, of the Hartford & Connecticut Western Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

H. W. EWING,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

HARTFORD & CONNECTICUT WESTERN RAILROAD COMPANY,

Hartford, Conn.

# THE HARTFORD & HARLEM R. R. CO.

Return of the Hartford & Harlem Railroad Company, for the year ending September 30, 1886.

# GENERAL BALANCE-SHEET.

		ASSE	TS.			
Real estate, -		•			-	\$7,500.00
Engineering,	-		-			34,894.47
Engineering equipr	nent,					567.46
General expenses,			-			11,193.62
Legal expenses,		•		•	-	16,314.24
Salaries, -	-				-	16,830.00
Right of way,	-	-			-	7,925.81
Location of line,	-		-		-	5,437.48
Incidental damages	3,	-			-	50.00
Printing and statio		-	•		-	204.49
Office furniture,				-	•	12.50
Suspense account,	-		-	•	-	900.00
State Treasurer of	Connect	icut,	-		-	821.25
Accounts receivabl	le,		-		-	7,601 58
Cash, -	-	-	-	-	-	20.89
Total,	-		-	-	•	\$110,273.79
		LIABIL	ITIES.			
Capital stock,			- \$1,	006,100.0	00	
Less amount unpai	.d,			912,110.0	00	\$93,990.00
Accounts payable,	-				-	16,037.16
Interest account,		-	-	•		246.63
Total,		-			-	\$110,273.79

#### GENERAL INFORMATION.

#### CAPITAL STOCK.

Capital stock authorized by charter, - \$5,000,000.00
Capital stock authorized by vote of company, - 1,006,100.00
Amount credited on shares not issued, - 93,990.00

#### DESCRIPTION OF ROAD.

Length of main line from Greenwich to Hartford, 85.75m.

#### OFFICERS.

President, CHARLES G. FRANCKLYN, New York, N. Y. Vice-President, LEWIS M. BROWN, New York, N. Y. Secretary, SAMUEL G. THORN, New Haven, Conn. Treasurer, W. F. VAN PELT, New York, N. Y.

#### BOARD OF DIRECTORS.

CHARLES G. FRANCKLYN, New York, N. Y.
LEWIS M. BROWN, New York, N. Y.
A. M. BILLINGS, Chicago, Ill.
CHARLES A. WHITTIER, Boston, Mass.
CHARLES FAIRCHILD, Boston, Mass.
FREDERICK W. BRUGGERHOF, Noroton, Conn.
WARREN H. DAY, Bridgeport, Conn.
HENRY G. LEWIS, New Haven, Conn.
JOHN E. BASSETT, New Haven, Conn.
HENRY KILLAM, New Haven, Conn.
SAMUEL G. THORNE, New Haven, Conn.

Attest, CHARLES G. FRANCKLYN, President, Attest, WILLIAM F. VAN PELT, Treasurer.

STATE OF NEW YORK, CITY AND COUNTY OF NEW YORK, STATE OF NEW YORK, Nov. 11, 1886.

Then personally appeared Charles G. Francklyn, President, and William F. Van Pelt, Treasurer, of the Hartford & Harlem Railroad Company, and severally made solemn oath that they verily believe the foregoing return by them subscribed to be true and correct.

Before me,

CHARLES TAYLOR,

A Commissioner for the State of Connecticut,
Resident at New York City, N. Y.

PROPER ADDRESS OF THE COMPANY,

SAMUEL G. THORN, Secretary,
New Haven, Conn.
WILLIAM F. VAN PELT, Treasurer,
35 Wall St., N. Y.

# HOUSATONIC RAILROAD.

Return of the Housatonic Railroad Company, for the year ending September 30, 1886.

# EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

From passenger transportation,		-	-	\$245,294.23
From freight transportation,		-	-	362,440.28
From United States mails, -	-		-	13,127.35
From express,	-		-	15,000.00
From rents,	-		-	4,048.95
From milk,	-	-	-	48,512.00
From wharfage,	-	-		1,593.17
From mileage freight cars, spec	ial,		-	4,728.86
Total gross earnings,	-	•	-	\$694,744.84
STATEMENT OF OP	ERATI	NG EXPENS	ES.	
				ФО <del>Б</del> 020 10
For repairs of road-bed and track	κ, -	•	•	\$87,839.10
For repairs of bridges, -	-	•	•	1,275.68
For repairs of fences,	•	•	-	3,059.70
For repairs of buildings and fixt	ures,	•	-	27,543.64
For repairs of locomotives, -	-	-	-	30,371.42
For repairs of cars, -	_	-		44,192.73
For salaries and labor not includ	led ab	ove, -	-	141,646.35
For fuel for locomotives and car		ĺ		·
14,606 tons of coal, -	•	\$47,305	5.10	
100 cords of wood, -	-		0.00	47,655.10
For fuel for stations and shops,-	_	1		
930 tons of coal,	-	-		3,856.45
For oil and waste,	-	-	-	5,723.84

162 RAILROAD	COMMIS	SSIONE	rs' rep	PORT.	[Jan.,
For damages, losses and	gratuitie	es,—			
To persons, -	•	•	\$1,14	2.50	
To property, -	-	-	90	7.78	2,050.28
For insurance, -	-	-	-		2,787.58
For rents of other roads,	_				·
Berkshire, -			-	-	42,000.00
Stockbridge & Pit	tsfield,				31,409.00
West Stockbridge	e, -	•			691.10
For other operating expe	enses,				
Water supply,	- '	-	-	-	2,365.54
Train supplies,	-		-	-	3,796.08
Station supplies,	•	-	-	-	3,853.01
Stationery, -	-	-	-	-	4,041.92
Rent of cars,	-		-	-	6,673.54
Contingencies,	-	•	-	-	12,837.54
-Advertising,	-	-	-	-	2,205.05
Telegraph, -	•	-	-	-	183.00
Total operating	expense	s, -	-	-	\$508,057.65
Net earnings,			-		\$186,687 19
	OF BET XPENSES	TERME:	NTS CHA	RGED	
Passenger depot and frepairs of buildings,	.,		Bouth	Liee,	<b>#0.262.20</b>
New locomotive, No. 9,–		- of loc	omotivo		\$9,363.30 7,502.68
New sleeping-car,—repa			ошопуе	5, -	4,500.00
Highway crossing at Ho			aire of r	-	2,241.55
riighway crossing at 110	usatonic,	1ep	alls of f	uau,	2,241.00
STATEMENT OF	F RECEIP	rs fro	M ALL S	SOURCE	s.
Cash on hand at date of	last repo	ort.			\$130,361.71
Bills and accounts receiv	-		last re	oort,	68,792.82
From gross earnings, as			-	-	694,744.84
From increase in bonds,	,				23,500.00
From bills payable, -					94,816.00
From accounts, considered	ed worth	less,			4,000.00
Total, -	-	-	-	. ;	\$1,016,215.37
,					

## STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as	stated,				\$508,057.65
For taxes,	-	-	-	-	20,177.52
For interest, -	-	-	-	-	57,875.81
For dividends (number 2,	rate per	cent., 3	),	-	70,800.00
Dates when paid, January	9th, Jul	y 10th.	•		
For rolling stock, -	•	-	-	-	42,240.00
For real estate, -	-	-	-	-	3,800.00
For increase in inventory,	materia	l on han	ıd,	-	11,763.47
For accounts payable,	-	-	-	-	3,997.24
Bills and accounts receivab	le this d	date,	-	-	152,315.67
Cash on hand to balance,	-	-		-	145,188.01
Total, -	-	-	-	- \$	31,016,215.37

# GENERAL BALANCE-SHEET.

# Assets.

Railroad and equipment,	-		•	- :	\$3,076,087.96
The Ames Property,	-	-	-	-	170,889.69
Real estate, -	-	-		-	59,933.69
Materials on hand, -	-	, -		-	60,042.34
Accounts receivable,	-	-	-	-	151,520.11
Bills receivable, -	-	-	-	-	795.56
Cash on hand,	-		-	-	145,188.01
New York, Housatonic &	Nor	thern Ra	ilroad,		72,628.05
Total,	-	-		-	\$3,737,085.41

# Liabilities.

Capital stock (old, 8	3,200	shares; p	ref. 11	,800 shai	res),	\$2,000,000.00
Bonds, -	-		•	•	-	1,120,000.00
Bills payable,		-	•	-	-	263,816.00
Accounts payable,	-			•	-	76,902.16
Profit and loss,	-	-	•	-	•	276,367.25
Total,	-	•	-			\$3,737,085.41

# GENERAL INFORMATION.

# CAPITAL STOCK.

Capital stock authorized by charter,	\$2,000,000.00
Capital stock authorized by vote of Company,	2,000,000.00
Capital stock issued, viz.:	
20,000 full shares of \$100 each, -	2,000,000.00
Stock issued for cash,	2,000,000.00
Amount of stock held in Connecticut,	862,100.00
Number of stockholders residing in Connecticut, -	483
Whole number of stockholders,	823
BONDS OR UNFUNDED DEBT.	
Consolidated first mortgage, due 1910; rate of inter-	
est, 4 per cent. Interest paid to October 1,	
1886,	100,000.00
Second mortgage, due 1889; rate of interest, 6 per	0000000
cent. Interest paid to July 1, 1886, -	300,000.00
Consolidated mortgage, due 1910; rate of interest, 5	000 000 00
per cent. Interest paid to October 1, 1886, -	300,000.00
Rolling stock certificates, due 1889; rate of interest, 5 per cent. Interest paid to July 1, 1886,	200,000.00
Equipment bonds, due 1888; rate of interest, 6 per	200,000.00
cent. Interest paid to August, 1, 1886,	150,000.00
Danbury Branch bonds, due 1912; rate of interest,	100,000.00
5 per cent. Interest paid to October 1, 1886,	70,000.00
o per cont. 20001000 para to colocos 2, 1000)	, 0, 0 0 0 0 0
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were	
opened for use, viz.:	
From Bridgeport to New Milford, 1840;	
from Bridgeport to State line, December	
1, 1842.	
Length of main line from Bridgeport to Massachu-	
setts State line,	74.46m.
Length of branch from Brookfield Junction to	
Danbury,	5.36m.
Length of all branches,	5.36m.

Length of road (main line and branch) owned by	
the Company,	79.82m.
Length of sidings, or other tracks not included	
above,	15.87m.
Length of track of road, including branch and	
sidings, in single track miles,	95.69m.
Length of track laid with steel rails (weight per	
yard, 60 lbs.),	74.46m.
Weight per yard of iron rails in branch, 60 lbs.	
Miles of track laid with steel rails during the year	
(No. of tons, 1,053; weight per yard, 60 lbs.;	
cost, \$33,765.78) (in Massachusetts.)	
Number of new ties put in track during the year	
(cost, \$14,939.64),	33,200
Aggregate length of wooden bridges, in feet,	1,436
Number of spans of 25 feet or over,	25
Aggregate length of iron bridges, in feet, -	98
Number of spans of 25 feet or over,	2
Aggregate length of stone arch bridges, in feet, -	1,209
Number of highway crossings over the track, -	1
Number of highway crossings under the track, -	3
Number of highway crossings at grade,	126
Number of highway crossings at grade, with gates,	3
Number of highway crossings at grade, with flag-	
man,	1
Number of railroads crossed at grade, and names of	
each,—	4
New York, New Haven & Hartford; She-	
paug; New York & New England; Hart-	
ford & Connecticut Western.	
Name, termini, and length of each road operated	
by this Company under lease or contract,—	
Berkshire (Sheffield to West Stockbridge,	
21.03 miles); Stockbridge & Pittsfield	
(Stockbridge to Pittsfield, 22.93 miles);	
West Stockbridge (West Stockbridge to	
State line, 2.64 miles).	100:0
Length of all roads operated by this Company,	126.42
Number of stations on main line,	20

166	RAILROAD	COMMIS	SIONER	s' REI	PORT.	[Jan.,
Number of s	tations on br	anch.			_	1
Number of s			es,	-	-	16
			,			
		EQUIPI	MENT.			
Number of	locomotives	(not inc	luding	switc	hing	
engines)		•	-	•	-	23
Average wei		, includi	ng ten	der, w	ater,	
and fuel	•	. •	•	٠	•	57 tons.
Number of s			-	•	-	1
Number of p Number of b	0			-	-	32 15
Number of n			, -		-	680
Number of c			r cars.		-	354
Number of le	, 0		,	in bra	akes.	15
Number of c					-	39
Name of bra					cars,	
Westing	shouse Auton	natic.				
Number of			with p	atent	plat-	
	affer, and cou	ıpler,	-	-	-	45
Name of pat	,	-	_	-	-	Miller.
Merchandise		ed with	Eames	s Vac	uum	0.0
Brake, -	-	-	-	-	-	36
	FA	RES, FRE	nght, e	etc.		
Average rate	e per mile rec	eived fr	om pas	sengei	rs on	
roads o	perated by t	this Con	npany,	exclu	ding	
	icket passeng	,	-	-	-	.0248
0	e of fare per		_	passen	gers,	.0248
	r of passenge			•	-	382,526
( /	ileage, or pas	_	carried	one i	mile,	9,890,020
	passenger t		-	•	-	258,609
•	freight trai		-	•	-	293,386
Total miles r	all other tra	ms,	-	•	•	25,646 $577,641$
	r of tons of f	reight c	arried			306,278
	age, or tons of			)		17,296,373
	e of freight p				_	.0208
	nen employed				clud-	
ing offic		-				535

STATEMENT OF EACH ACCIDENT IN DETAIL.

October 25. John Ivers, age 25 years, struck by Sunday milk train, near North Bridgeport, and instantly killed. He was standing on track, and paid no attention to whistle.

1886.

January 25. Joseph Smith, fireman on freight train No. 4, while taking water at West Cornwall, fell from tender to the ground, cutting his head quite badly.

February 6. William Oldfield, brakeman on freight train No. 4, had one hand badly smashed while coupling cars at Canaan.

April 6. William Finning, brakeman on freight train No. 4, had two fingers smashed on right hand while coupling cars at New Milford.

April 8. Thomas J. Bartley, conductor freight train, No. 4, while attempting to board train at Bridgeport, slipped and fell, breaking right ankle.

April 12. A. W. Soule, brakeman freight train No. 4, struck by overhead bridge, at West Cornwall; head cut, no bones broken.

June 15. Martin Kane, age 45 years, walking on track about one mile south of Newtown station, struck and instantly killed by train No. 24, body badly mangled; said to have been under influence of liquor.

June 30. Harriett McCoy, run over and instantly killed by train 23, between Long Hill and Trumbull Church stations, lying on track with head across the rail.

#### OFFICERS.

President, WILLIAM H. BARNUM, Lime Rock, Conn.
Secretary, CHARLES K. AVERILL, Bridgeport, Conn.
Treasurer, CHARLES K. AVERILL, Bridgeport, Conn.
Superintendent, HENRY A. BISHOP, Bridgeport, Conn.
Auditor, H. W. WATSON, Bridgeport, Conn.
Chief Clerk, H. W. WATSON, Bridgeport, Conn.
General Ticket Agent, H. D. AVERILL, Bridgeport, Conn.
General Freight Agent, H. C. COGSWELL, Bridgeport, Conn.

#### BOARD OF DIRECTORS.

WILLIAM H. BARNUM, Lime Rock, Conn. WILLIAM D. BISHOP, Bridgeport, Conn. CHARLES K. AVERILL, Bridgeport, Conn. HORACE NICHOLS, Bridgeport, Conn. A. B. MYGATT, New Milford, Conn. JOHN B. PECK, Rye, N. Y. W. E. DOWNES, Birmingham, Conn. D. W. PLUMB, Birmingham, Conn. H. Y. LEAVITT, New York, N. Y.

Attest, WILLIAM H. BARNUM, President. Attest, C. K. AVERILL, Treasurer.

STATE OF CONNECTICUT, COUNTY OF FAIRFIELD,

Nov. 9, 1886.

Then personally appeared William H. Barnum, President, and C. K. Averill, Treasurer, of the Housatonic Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me, MORRIS W. SEYMOUR,

Commissioner Superior Court, Fairfield County.

PROPER ADDRESS OF THE COMPANY.

THE HOUSATONIC RAILROAD COMPANY,

Bridgeport, Conn.

## MERIDEN & CROMWELL RAILROAD.

Return of the Meriden & Cromwell Railroad Company for the year ending September 30, 1886.

#### EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

SIAIEMENI OF	GIOSS	EARMING	ю.	
From passenger transportation,		-	-	\$2,857.64
From freight transportation,	-			21,782.49
From rents,	-	•	-	131.00
Total gross earnings,	-			\$24,771.13
STATEMENT OF O	PERATII	NG EXPEN	ISES.	
For repairs of road-bed and tra	ack,	•	-	5,977.36
For repairs of bridges, -		-	-	664.13
For repairs of fences,	-	•	-	199.13
For repairs of buildings and fix	ctures,		-	81.73
For repairs of locomotives, -		-	-	452.71
For repairs of cars,	-	-	-	287.20
For repairs of machinery and t	tools,	•	-	69.07
For salaries and labor not inclu		ove, -	-	8,261.55
For fuel for locomotives and ca				
380 tons of coal, -	-	\$1,58	6.17	
5 cords of wood, -	-	2	0.00	1,606.17
For fuel for stations and shops,	_			
21 tons of coal,		•	-	109.36
For oil and waste,	•	•	-	275.38
For damages, losses, and gratu	ities,—			
To property, -	-	-	-	89.77
For insurance,	•	-	-	156.25

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For printing	and statione	ery,			-	\$359.32
For general	expense acco	ount,	-	•	•	437.55
Total	operating ex	xpenses,	-	-	-	\$19,026.68
Net e	earnings,		-	-	-	\$5,744.45
TO	TAL RECE	IPTS A	ND E	XPEN	DITUI	RES.
£	STATEMENT OF	F RECEIP	rs from	ALL	SOURCE	s.
Cash on han	d at date of	last repo	rt,	-		\$2,520.50
Bills and ac	counts receiv	able at d	late of	last re	port,	1,200.00
From gross	earnings, as	stated,	-		•	24,771.13
From bills p	ayable, •	-	-	-	-	20,239.31
From increa	se in accoun	ts payabl	le,	•	-	9,560.54
Total	, -	-	•	-	-	\$58,291.48
	STATEMENT	OF TOTA	I. EXP	ENDITU	RES.	
E				JI(DII C		#10.00C.CO
_	ng expenses,	as stated	i, -	•	-	\$19,026.68
For taxes,		-	-	•	-	1,347.75
For interest	•	-	-	-	-	3,261.96
For constru		•	-	•	-	13,133.17 159.9 <b>9</b>
For equipme		-	-	•	-	351.45
	ls and merch	endiae		•	-	
	counts receiv		data	•	-	6,582.96 $13,494.60$
	id to balance		date,	•	-	932.92
		, -	-	•	•	
Total	. •	-	-	•	-	\$58,291.48
	GENER	AL BA	LANC	E SH	EET.	
		As	sets.			
Construction	,	-			-	\$307,533.57
Real estate,		-	-	•	-	6,465.93
Equipment,		-	-	-	-	37,545.34
Accounts re	,	-	-	-	٠-	13,494.60
	ıd merchandi	se on ha	nd,	-	•	7,379.76
Cash,		2	•	•	•	932.92
Total	l, · -		-	-	-	\$373,352.12

830

#### Liabilities.

Capital stock,	-				-	\$300,000.00
Bills payable,	-		-	•	-	55,239.31
Accounts payable,		-	-	-	-	15,030.01
Profit and loss,	-	-	-	•	•	3,082.80
Total,	-		-	-	-	\$373,352.12

#### GENERAL INFORMATION.

#### CAPITAL STOCK.

Capital stock authorized by charter, -	•	\$300,000.00
Capital stock authorized by vote of Company,	-	300,000.00
Capital stock issued, viz.:—		
3000 full shares of \$100 each.		
Stock issued for cash,	-	300,000.00
Amount of stock held in Connecticut, -	-	299,700.00
Number of stockholders residing in Connecticut,	-	111
Whole number of stockholders,		112
DESCRIPTION OF ROAD.		
Date when road, or different parts thereof, we	$^{\mathrm{re}}$	
opened for use, viz.:—		
From Meriden to Cromwell, April 6, 1885		
Length of main line from Meriden to Cromwell,	-	$10.50 \mathrm{m}$
Length of Branch to Center street,	-	.84m.
Length of all branches,	-	.84m.
Length of road (main line and branch) owned l	Э	
the Company,	-	11.34m.
Length of track of road, including branch ar	$^{\mathrm{nd}}$	
sidings, in single track miles,	٠.	1.86m.
Length of track laid with steel rails (weight p	er	
yard, 56 lbs.),	-	13.20m.
Weight per yard of iron rails in main line, 56 lbs		
Miles of track laid with steel rails during the ye	ar	
(No. of tons, $45\frac{3}{4}$ ; weight per yard, 56 lb	s.,	
cost \$1,586.87),	-	.52m.
NT 1 6 41 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		

Number of new ties put in track during the year

(cost, \$332), - -

172 RAILROAD COMMISSIONERS' REPORT.	[Jan.,
Aggregate length of wooden bridges, in feet,	1,800
Number of highway crossings over the track, -	4
Number of highway crossings at grade,	15
Length of all roads operated by this Company, -	11.34m.
Number of stations on main line,	5
EQUIPMENT.	
· · · · · · · · · · · · · · · · · · ·	
Number of locomotives (not including switching engines),	2
C /-	4
Average weight of same, including tender, water, and fuel,	46.5 tons.
Number of passenger cars,	40.5 tons.
Number of passenger cars, Number of merchandise cars,	6
Number of merchandise cars,  Number of coal, gravel, and other cars,  -	45
Number of cars equipped with train brakes,	1
	Westinghouse.
Number of passenger train cars with patent plat-	wesninghouse.
form, buffer, and coupler,	1
Name of patent,	Miller.
Name of patent,	Miller.
FARES, FREIGHT, &C.	
Average rate per mile received from passengers on	
roads operated by this Company, excluding	
season-ticket passengers,	.0357
Average rate per mile for season-ticket passengers,	
reckoning one round trip per day to each	
ticket,	.0125
Aveaage rate of fare per mile from all passengers,	.0266
Total number of passengers carried,	17,233
Passenger mileage, or passengers carried one mile,	107,291
Miles run by mixed trains, passengers and freight, -	21,948
Miles run by all other trains, construction, -	15,380
Total miles run,	37,328
Total number of tons of freight carried,	21,580
Freight mileage, or tons carried one mile, -	223,400
Average rate of freight per ton per mile,	.09c.
Number of men employed in operating road, in-	
cluding officers,	35

1885.

April 17. E. B. Gilbert, injured hand coupling cars.

#### OFFICERS.

President, H. C. WILCOX, Meriden, Conn.
Vice-President, CHARLES PARKER, Meriden, Conn.
Secretary, CHARLES L. ROCKWELL, Meriden, Conn.
Treasurer, A. CHAMBERLAIN, Meriden, Conn.
Superintendent, H. L. D. POND, Meriden, Conn.
Auditor, O. B. ARNOLD, Meriden, Conn.
General Ticket Agent, H. L. POND, Meriden, Conn.
General Freight Agent, H. L. POND, Meriden, Conn.

#### BOARD OF DIRECTORS.

H. C. Wilcox, Meriden, Conn. CHARLES PARKER, Meriden, Conn. SAMUEL DODD, Meriden, Conn. D. W. PARKER, Meriden, Conn. G. W. Lyon, Meriden, Conn. N. L. Bradley, Meriden, Conn. GEORGE R. CURTIS, Meriden, Conn. J. C. Lewis, Meriden, Conn. L. J. Curtis, Meriden, Conn. C. B. Rogers, Meriden, Conn. ROBERT BOWMAN, Meriden, Conn. ROBERT H. CURTIS, Meriden, Conn. W. F. ROCKWELL, Meriden, Conn. D. F. Southwick, Meriden, Conn. W. W. LYMAN, Meriden, Conn. E. J. Doolittle, Meriden, Conn. Russell Frisbie, Cromwell, Conn.

Attest, H. C. WILCOX, President.
Attest, A. CHAMBERLAIN, Treasurer.

STATE OF CONNECTICUT, COUNTY OF NEW HAVEN.

Meriden, Dec. 4, 1886.

Then personally appeared, H. C. Wilcox, President, and A. Chamberlin, Treasurer, of the Meriden & Cromwell Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

J. M. HARMON,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

MERIDEN & CROMWELL RAILROAD CO.,
Meriden, Conn.

## NAUGATUCK RAILROAD.

Return of the Naugatuck Railroad Company, for the year ending September 30, 1886.

#### EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

n, -	-	-	\$262,609.55
	-	-	397,444.52
	-	-	4,398.97
	-	-	7,558.05
-		-	13,200.00
	-	-	1,265.00
-		_	11,265.20
d switchin	ng, -	-	6,080.53
		-	514.66
	-	-	\$704,336.48
OPERATING	EXPE	NSES.	
rack, -			\$112,377.26
-	-	-	6,646.27
•	-	-	737.84
ixtures,	-	-	22,485.20
-	-	-	17,811.78
-	-	-	43,524.76
_			
tools,	-	-	11,341.93
tools, luded abo	- ve, -	-	11,341.93 153,848.36
	- ve, -	-	
luded abov	- ve, -	-	
luded abov	- ve, -		153,848.36
luded abovears,—	- ve, - -		153,848.36
	operating rack, fixtures,	d switching,	d switching,

I	J	a	n	,

For damages, losses, and g	ratuities				
to persons, -		-	\$1,508.7	5	
to property, -	-	-	547.8	8	2,056.13
For insurance, -	•	-	•	-	2,328.78
For printing and stationery	r,	-	•	-	5,696.36
Dock, -	-	-		-	12,721.59
Gas,	-		•	-	1,261.51
Telephone rent,	-	-	-	-	440.00
Rent of depot groun	nds,	-	-	-	546.00
Depot land, -	-	-	-	•	100.00
Ansonia improveme	nts,	-	-	-	13,279.44
Hoisting apparatus,	-	-	-	-	3,500.00
Dredging, -	•		•	-	1,422.34
New wharves,	-	-	-	-	3,033.32
Total operating e	xpenses,		-		\$449,523.33
Net earnings,	-	-	•	-	\$254,813.15

The payment to the New York, New Haven & Hartford Railroad Company of its share of receipts on traffic between Bridgeport and Naugatuck Junction was \$20,204.72, and is not included in the gross earnings of this Company.

#### TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF THE COSTS OF BETTERMENTS CHARGED TO OPERATING EXPENSES ACCOUNTS.

Two passenger cars, charged repairs of ca	ars, -	8,000.00
New wharves,	\$3,033.32	
Hoisting apparatus, -	3,500.00	6,533.32
Depot land,	\$100.00	
Station improvements at Ansonia,	6,600.00	6,700.00

#### STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-		\$85,810.37
Bills and accounts receivable at date of	last	report,	58,744.27
From gross earnings, as stated, -			704,336.48
From decrease in materials on hand,	-		4,128.50
From increase in accounts payable,			9,290.79
Total,			\$862,310,41

#### STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, -	-	-	\$449,523.33
For taxes,		-	33,290.42
For interest,	-	-	4,527.32
For dividends (number, 2; rate per cent.,	5),	-	200,000.00
Dates when paid, - January 2, 1886; July	1, 188	86.	
Bills and accounts receivable this date,	-	-	69,222.62
Cash on hand to balance,	-	-	105,746.72
Total,	-	-	\$862,310.41

### GENERAL BALANCE-SHEET.

#### Assets.

		A33	eis.			
Construction,	-	-	-	-	-	\$1,903,483.75
Equipment, -	-		-	-	-	234,086.57
Railroad Stock,	-	-	-	-	-	7,600.00
Railroad Bonds,	-	•	-	•	-	5,000.00
Real Estate,	-	•	-	-	-	101,500.00
Notes receivable,	-		-	-	-	100.00
Right of way for	double t	rack,	-	-	-	3,691.83
Second track,		-	-	-	-	117,521.87
Star Union line fr	eight ca	rs,	-	-	-	63,000.00
Materials on hand,	, -	-	-	-	-	37,749.06
Due from station a	agents,	-	-	-	-	63,306.03
Due from general	post-offi	ce depar	rtment,	-	-	1,962.01
Due from Adams	Express	Compar	ny,	-	-	1,100.00
Sundry book accor	ants,	-	-	-	-	2,754.58
Cash on hand,	-	-	-	-	-	105,746.72
Total,	-	-	-	•	-	\$2,648,602.42
		Liabil	lities.			
Capital Stock,		_				<b>#9 000 000 00</b>
First mortgage bo	nda		•	-	-	\$2,000,000.00
		ena han	da not d	- J	•	150,000.00
Interest accrued on Book account,	1 mortg	age bon	as not c	iue,	-	2,000.00
· · · · · · · · · · · · · · · · · · ·	P D	- -	-	-	-	882.74
N. Y., N. H. & H			•	•	-	36,285.81
Bridgeport Steamh		npany,	-	-	-	1,275.13
N. H. & D. R. R.	Uo. <b>,</b>	•	-	-	-	2,534.41

178 RAILRO	AD COMMI	ssioners'	REPORT.	[Jan.,
N. Y. & N. E. R. R. (	Co			1,012.69
Hartford & Connectic		n R. R. Co	)., -	387.36
Housatonic R. R. Co.,				48.28
September expenses,	-			33,783.01
Profit and loss, -		-		420,392.99
Total, -				\$2,648,602.42
CEN	TEDAT T	THORNA	MI ON	
GEN	ERAL II	NFORMA L STOCK.	ITON.	
Capital stock authorize	ed by char	ter.		\$2,000,000.00
Capital stock authoriz				2,000,000.00
Capital stock issued, v		02 001 <u>21</u> pa	,,	_, , , , , , , , , , , , , ,
20,000 full sha		each,		2,000,000.00
Stock issued for cash,				397,696.00
Stock issued for bond				273,000.00
Stock issued for undiv	vided earni	ngs,		142,700.00
Stock issued for inci	reased valu	ation of	road, or	
equipment, or bo				448,825.00
Stock issued to contra	actor for w	ork done	and ma-	
terials furnished,		•		675,879.00
Stock charged profit a				30,200.00
Stock charged profit		for over-	issue by	
New York transf	,			31,700.00
Amount of stock held				1,409,300.00
Number of stockholde		; in Conne	cticut, -	489
Whole number of stoo	ekholders,	•		647
ВС	ONDS OR UN	FUNDED D	EBT.	
First mortgage, due	1913; rate	of intere	st, 4 per	
cent.,	· •			\$150,000.00
Interest paid to	June 1, 1	886.		
	DESCRIPTIO	N OF ROA	D <b>.</b>	
Date when road, or di	ifferent por	tions there	eof, were	
opened for use, v	iz.:		·	
From junction	of N. Y.,	N. H. &	H. R. R.	
Co. to Wate	erbury, Jui	ne 11, 184	19; from	
Waterbury		d, complet	ted Sep-	
tember 24, 1	849.			

Length of main line from junction N. Y., N. H. &	
H. R. R. to Winsted,	56.55m.
Length of double-track road,	5.40m.
Length of sidings, or other tracks not included above,	13.78m.
Length of track of road, including sidings, in single-	
track miles,	75.73m.
Length of track laid with steel rails (weight per	
yard, 56 and 58 lbs.),	61.95m.
Miles of track laid with steel rails during the year,	01100111
(No. of tons, $100\frac{10.80}{2.240}$ ; weight per yard, 58 lbs.;	
cost, \$3,617.36).	
Number of new ties put in track during the year	
(cost, \$24,541.20) (and W. & W. R. R.),	54,536
Aggregate length of wooden bridges, in feet,	3,126
Number of spans of 25 feet or over,	11
Aggregate length of iron bridges, in feet, -	922
Number of spans of 25 feet or over,	8
Aggregate length of stone-arch bridges, in feet,	105
Number of highway crossings over the track,	1
Number of highway crossings under the track,	1
Number of highway crossings at grade, -	43
Number of highway crossings at grade with gates,	4
Number of highway crossings at grade with elec-	
tric signals,	5
Number of railroads crossed at grade, and names	
of each,—	3
New Haven & Derby, New York & New	
England, Hartford & Conn. Western.	
Name, termini, and length of each road operated	
by this company under lease or contract,—	
Watertown & Waterbury,	4,61m.
Length of all roads operated by this company,	61.16m.
Number of stations on main line,	19
Number of stations on Watertown & Waterbury	
Railroad (one flag),	3
, -,	· ·
EQUIPMENT.	
Number of locomotives (not including switching	
engines),	13
Average weight of same, including tender, water,	
and fuel,	101,100

180 RAILROAD COMMISSIONERS' REPORT.	[Jan.,
Number of switching engines,	4
Number of passenger cars,	23
Number of baggage and mail cars,	12
Number of merchandise cars,	265
Number of coal, gravel, and other cars, -	309
Number of locomotives equipped with train brakes,	15
Number of cars equipped with train brakes (7 ex-	
press freight),	37
Name of brake, Westinghouse	Automatic.
Number of passenger train cars with patent plat-	
form, buffer, and coupler,	. 31
Name of patent,	Miller.
TADES TOTAL DES	
FARES, FREIGHT, ETC.	
Average rate per mile received from passengers on	
roads operated by this company, excluding	0000
season-ticket passengers,	.0232
Average rate per mile for season ticket passengers,	0005
reckoning one round trip per day to each ticket,	.0065
Average rate of fare per mile from all passengers,	.0226
Total number of passengers carried,	528,710
Passenger mileage, or passengers carried one mile,	11,620,680
Miles run by passenger trains,	189,194
Miles run by freight trains,	152,920
Miles run by switching trains,	52,974
Miles run by all other trains,	13,486
Total miles run,	408,574
Total number of tons of freight carried,	331,437
Freight mileage, or tons carried one mile, -	8,322,933
Average rate of freight per ton per mile, -	.0477
Number of men employed in operating road, in-	400
cluding officers,	483

#### STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

Oct. 21. John H. Decker, brakeman on night freight, switching at Seymour, fell from top of car; arm run over and amputated. Dec. 19. Philemon Tuttle, while walking over bridge between Naugatuck and Union City, was struck by engine; injury fatal.

1886.

Jan. 2. Frank Davis, brakeman, slightly injured while engaged in coupling.

Jan. 18. William McCormick, brakeman, slightly injured; arm caught in deadwood while coupling.

Jan. 13. William F. Erwin, brakeman with switch engine, while coupling fell and broke rib.

Feb. 8. Daniel Welsh, brakeman, arm bruised; caught between deadwood while coupling.

Feb. 16. James Costigan, while loading timber, hit by a crowbar, receiving scalp wound.

March 1. Charles Brown, brakeman, while staking cars, stake slipped, thereby injuring him in jaw.

April 15. An unknown man was found on track, south of Derby, having been run over, supposed by night freight train.

April 21. Maurice Savage, brakeman, two fingers crushed while coupling.

May 11. Arthur Sibley, age fourteen years, was injured between cars which were at depot platform, Waterbury. No employee knew of his being there; injury somewhat serious, but not fatal.

May 28. A man riding on freight cars, having jumped on while in motion, fell off, receiving injury on his head. Name unknown (would not give it).

June 10. William McCullough, brakeman, finger crushed while coupling.

June 24. Edward Jennings, found on track near Beacon Falls station, having been run over by some train during night. Supposed that Jennings had laid down while intoxicated.

#### OFFICERS.

President, W. D. BISHOP, Bridgeport, Conn.
Secretary, H. NICHOLS, Bridgeport, Conn.
Treasurer, H. NICHOLS, Bridgeport, Conn.
Superintendent, GEORGE W. BEACH, Waterbury, Conn.
Auditor, SAMUEL WILMOT, Bridgeport, Conn.
Chief Clerk, W. M. STAPLES, Bridgeport, Conn.
General Ticket Agent, J. M. TOMLINSON, Bridgeport, Conn.

#### BOARD OF DIRECTORS.

W. D. BISHOP, Bridgeport, Conn.

W. D. BISHOP, JR., Bridgeport, Conn.

A. L. Dennis, Newark, New Jersey.

JOHN B. ROBERTSON, New Haven, Conn.

JOEL A. SPERRY, New Haven, Conn.

J. G. WETMORE, Winsted, Conn.

F. J. Kingsbury, Waterbury, Conn.

R. M. Bassett, Derby, Conn.

D. W. Plumb, Shelton, Conn.

Attest, WM. D. BISHOP, President. Attest, H. NICHOLS, Treasurer.

STATE OF CONNECTICUT, COUNTY OF FAIRFIELD, BRIDGEPORT, CONN., Nov. 12, 1886.

Then personally appeared W. D. Bishop, President, and H. Nichols, Treasurer, of the Naugatuck Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me, W. M. STAPLES,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NAUGATUCK RAILROAD COMPANY,

Bridgeport, Conn.

## NEW HAVEN & DERBY RAILROAD.

Return of the New Haven & Derby Railroad Company for the year ending September 30, 1886.

#### EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-		-	\$70,321.80
From freight transportation,	-			86,225.92
From United States Mails, -	-		-	784.96
From express,	•		-	1,513.12
From rents,			-	189.50
From hoisting,	-	· - ·	-	3,162.51
From wharfage,	•	-	-	323.63
From weighing,	-		-	157.16
Total gross earnings,	-		-	\$162,678.60
STATEMENT OF OPE	D A MITN	IC EVERNO:	na.	
		W EAFENS.	LO.	
For repairs of road bed and track,	•	•	-	\$14,747.26
For repairs of bridges, -	•	-	-	3,715.59
For repairs of fences, -	-	•	-	944.00
For repairs of buildings and fixtu	res,	•	-	1,272.27
For repairs of locomotives, -	-			3,382.98
For repairs of cars, -				6,481.19
For repairs of dock, -	-		-	154.45
For salaries and labor not include	d abo	ove, -		43,654.02
For fuel for locomotives and cars,		·		,
2,256 tons of coal, -	-	\$7,513.	15	
sawing wood,	-	22.	00	\$7,535.15
For oil and waste,	-		-	875.48
For damages, losses, and gratuitie	s to	property,	-	113.91
For insurance,		'	-	321.60

184	RAILROAD	COMMIS	SIONERS	' REPOR	T.	[Jan.,	
For rent N. Y	NH&	HRR				\$2,800.00	
For rent of Na						560.04	
For water stat						1,226.00	
For car service	•					394.79	
	-, perating ex	penses,				88,178.73	
Net ear	rnines.				_	\$74,499.87	
						* ,	
TOTAL RECEIPTS AND EXPENDITURES.  STATEMENT OF THE COSTS OF BETTERMENTS CHARGED TO OPERATING EXPENSES ACCOUNTS.							
Abutments at	Howard	A venue :	and Ced	ar Stree	t.e		
	orofit and lo					\$6,350.68	
lron bridge at			arged to	profit an	d loss	" ,	
Steel rails cha				-		3,723.84	
ST	ATEMENT OF		IS FROM	ALL SO	JRCES.		
Cash on hand				•	-	\$20,336.26	
Cash on hand Bills and accor				st report	- t,	\$20,336.26 3;192.00	
	unts receiva	able at d		• st report	- t, -		
Bills and accor	unts receiva rnings as s	able at d tated,	ate of la	• st report • •	- t, -	3,192.00	
Bills and accor From gross ea	unts receiva rnings as s uck Railroa	able at d tated, d Comp	ate of la	st report	- - - -	3;192.00 162,678.60	
Bills and according From gross ear From Naugate	unts receiva rnings as s uck Railroa old materia	able at d tated, d Compa ls,	ate of la	st report	- - - -	3;192.00 162,678.60 2,991.13	
Bills and according from gross ear From Naugatu From sale of	unts receiva rnings as s uck Railroa old materia n accounts	able at d tated, d Compa ls,	ate of la	st report	- - -	3;192.00 162,678.60 2,991.13 1,740.05	
From gross ea From Naugate From sale of For increase in	unts receiva rnings as s uck Railroa old materia n accounts	able at d tated, d Compo ls, payable,	ate of la - any, - -		4	3,192.00 162,678.60 2,991.13 1,740.05 486.87	
Bills and accor From gross ea From Naugate From sale of For increase in Total	unts receive arnings as s uck Railroa old materia n accounts l, -	able at d tated, d Comp lls, payable, -	ate of la		4	3,192.00 162,678.60 2,991.13 1,740.05 486.87 \$191,424.91	
Bills and according from gross ear From Naugate From sale of For increase in Total	unts receive arnings as s uck Railroa old materia n accounts l, -	able at d tated, d Comp lls, payable, -	ate of la		4	3,192.00 162,678.60 2,991.13 1,740.05 486.87 \$191,424.91	
Bills and according from gross ear From Naugate From sale of a For increase in Total For operating For taxes, -	unts receive arnings as s uck Railroa old materia n accounts l, -	able at d tated, d Comp lls, payable, -	ate of la		4	3,192.00 162,678.60 2,991.13 1,740.05 486.87 \$191,424.91 \$88,178.73 5,596.44	
For operating For taxes, For interest,	unts received arnings as some Railroa old materia naccounts l,	able at d tated, d Comp. ls, payable, - T OF TOT as stated -	ate of la		- - - - - - - - - - - - - - - - - - -	3,192.00 162,678.60 2,991.13 1,740.05 486.87 \$191,424.91	
For operating For taxes, For stone abu	unts received arnings as some Railroa old materia naccounts l,	able at d tated, d Comp. ls, payable, - T OF TOT as stated -	ate of la		- - - - - - - - - - - - - - - - - - -	3,192.00 162,678.60 2,991.13 1,740.05 486.87 6191,424.91 \$88,178.73 5,596.44 41,900.69	
For operating For taxes, For stone aburstreets,	unts received arnings as some Railroa cold materia in accounts of the statement of the statement at E	able at d tated, d Composits, payable, T OF TOT as stated - Howard	ate of la		- - - - - - - - - - - - - - - - - - -	3,192.00 162,678.60 2,991.13 1,740.05 486.87 \$191,424.91 \$88,178.73 5,596.44 41,900.69 6,350.68	
For operating For stone abuse streets, Iron bridge at	unts received arnings as some Railroa cold materia in accounts of the statement of the statement at E	able at d tated, d Composits, payable, T OF TOT as stated - Howard	ate of la		- - - - - - - - - - - - - - - - - - -	3,192.00 162,678.60 2,991.13 1,740.05 486.87 \$191,424.91 \$88,178.73 5,596.44 41,900.69 6,350.68 3,000.00	
For operating For taxes, For stone aburstreets,	unts received arnings as a suck Railroa old materia in accounts old, statement expenses, a statements at Howard a	able at d tated, d Composits, payable, T OF TOT as stated - Howard	ate of la		- - - - - - - - - - - - - - - - - - -	3,192.00 162,678.60 2,991.13 1,740.05 486.87 \$191,424.91 \$88,178.73 5,596.44 41,900.69 6,350.68	

Tools, 201 91 Bills and accounts receivable this date, - 7,016.26 Cash on hand to balance, 35,252.26 Total, \$191,424.91  GENERAL BALANCE-SHEET.  Assets.  Construction, \$970,816.77 Equipment, 163,067.65 Materials on hand, 10,643.67 Materials on hand, 10,643.67 Machinery, tools, and furniture, - 11,099.73 Bills receivable, 7,016.26 Cash, 35,252.26 Total, \$1,197,896.34  Liabilities.  Capital stock, \$446,600.00 Guaranteed bonds, 225,000.00 Guaranteed bonds, 225,000.00 City of New Haven, 75,000.00 Accounts payable, 4,801.99 Profit and loss, 146,494.35 Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, - \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. — 4,466 full shares of \$100 each, 446,600.00	1887.]	NEW	HAVEN	& DERBY	RAILROAD.	185			
Bills and accounts receivable this date,	_								
Cash on hand to balance,	,	-	. 11	.1.1					
Capital stock,				this date,		,			
Assets.   \$970,816.77		o baia	nce, -	•					
Assets	Total,			•		\$191,424.91			
Construction,	GENERAL BALANCE-SHEET.								
Equipment,				Assets.					
Equipment,	Construction,		-			\$970,816.77			
Machinery, tools, and furniture, 11,099.73  Bills receivable, 7,016.26  Cash, 35,252.26  Total, \$1,197,896.34   Liabilities.  Capital stock, \$446,600.00  First Mortgage bonds, 300,000.00  Guaranteed bonds, 225,000.00  City of New Haven, 75,000.00  Accounts payable, 4,801.99  Profit and loss, 146,494.35  Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by vote of the company, - 457,000.00  Capital stock issued, viz. — 4,466 full shares of \$100 each, - 446,600.00									
Bills receivable,	Materials on ha	ind, .	-			10,643.67			
Cash, 35,252.26  Total, \$1,197,896.34  Liabilities.  Capital stock, \$446,600.00  First Mortgage bonds, 300,000.00  Guaranteed bonds, 225,000.00  City of New Haven, 75,000.00  Accounts payable, 4,801.99  Profit and loss, 146,494.35  Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, \$700,000.00  Capital stock authorized by vote of the company, - 457,000.00  Capital stock issued, viz. — 4,466 full shares of \$100 each, 446,600.00	Machinery, too	ls, and	furnitu	re, -		11,099.73			
Liabilities.   S446,600.00	Bills receivable	, -				7,016.26			
Liabilities.   Capital stock,   -   -   -   -   \$446,600.00	Cash,	-		-		35,252.26			
Capital stock, \$446,600.00  First Mortgage bonds, 300,000.00  Guaranteed bonds, 225,000.00  City of New Haven, 75,000.00  Accounts payable, 4,801.99  Profit and loss, 146,494.35  Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, \$700,000.00  Capital stock authorized by vote of the company, - 457,000.00  Capital stock issued, viz. — 4,466 full shares of \$100 each, 446,600.00	Total,		-			\$1,197,896.34			
First Mortgage bonds, 300,000.00 Guaranteed bonds, 225,000.00 City of New Haven, 75,000.00 Accounts payable, 4,801.99 Profit and loss, 146,494.35  Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. — 4,466 full shares of \$100 each, 446,600.00			Z	Liabilities.					
Guaranteed bonds, 225,000.00 City of New Haven, 75,000.00 Accounts payable, 4,801.99 Profit and loss, 146,494.35  Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. —  4,466 full shares of \$100 each, - 446,600.00	Capital stock,					\$446,600.00			
City of New Haven, 75,000.00 Accounts payable, 4,801.99 Profit and loss, 146,494.35 Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, - \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. — 4,466 full shares of \$100 each, - 446,600.00	•	bond	s, -	-		300,000.00			
Accounts payable, 4,801.99 Profit and loss, 146,494.35 Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. — 4,466 full shares of \$100 each, - 446,600.00	Guaranteed box	nds, -		-		225,000.00			
Profit and loss, 146,494.35  Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, \$700,000.00  Capital stock authorized by vote of the company, - 457,000.00  Capital stock issued, viz. —  4,466 full shares of \$100 each, 446,600.00	City of New H	aven,	-			75,000.00			
Total, \$1,197,896.34  PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, \$700,000.00  Capital stock authorized by vote of the company, - 457,000.00  Capital stock issued, viz. — 4,466 full shares of \$100 each, 446,600.00	Accounts payal	ole, -	-	-		4,801.99			
PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.  Overdue interest on guaranteed bonds paid by the city of New Haven, - \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, - \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. —  4,466 full shares of \$100 each, - 446,600.00	Profit and loss,	-	-	•		146,494.35			
Overdue interest on guaranteed bonds paid by the city of New Haven, - \$219,140.25  GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, - \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. —  4,466 full shares of \$100 each, - 446,600.00	Total,		•	-		\$1,197,896.34			
GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, - \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. — 4,466 full shares of \$100 each, - 446,600.00	PRESENT OR CO	ONTING	ENT LIA	•	NOT INCLUDE:	D IN BALANCE-			
GENERAL INFORMATION.  CAPITAL STOCK.  Capital stock authorized by charter, - \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. — 4,466 full shares of \$100 each, - 446,600.00	Overdue intere	est on	guarante	eed bonds	paid by the				
CAPITAL STOCK.  Capital stock authorized by charter, \$700,000.00  Capital stock authorized by vote of the company, - 457,000.00  Capital stock issued, viz. —  4,466 full shares of \$100 each, 446,600.00				-		\$219,140.25			
Capital stock authorized by charter, \$700,000.00 Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. — 4,466 full shares of \$100 each, 446,600.00		GE	NERAL	INFOR	MATION.				
Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. — 4,466 full shares of \$100 each, - 446,600.00			CAP	TTAL STOCE	к.				
Capital stock authorized by vote of the company, - 457,000.00 Capital stock issued, viz. — 4,466 full shares of \$100 each, - 446,600.00	Capital stock a	athori	zed by c	harter.		\$700,000.00			
Capital stock issued, viz. —  4,466 full shares of \$100 each, - 446,600.00					company -				
4,466 full shares of \$100 each, - 446,600.00				or or one	· company, -	101,000.00			
				100 each.		446,600,00			
				•		446,600.00			

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Amount of stock held in Connecticut, - Number of stockholders residing in Connecticut, - Whole number of stockholders,	\$408,900.00 299 314
BONDS OR UNFUNDED DEBT.	
First mortgage, due 1888; rate of interest, 7 per cent., Interest paid to May 1, 1886.  Guaranteed bonds, due 1900; rate of interest 7 per	300,000.00
cent.,	225,000.00
Interest paid to August 1, 1886.	
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were opened for use, viz. —  From New Haven to Ansonia, August 1, 18	71
Length of main line from New Haven to Ansonia,	13m.
Length of road (main line) owned by the company,	13m.
Length of sidings, or other tracks not included	9.14
above, Length of track of road, including sidings, in sin-	3.14m.
gle track miles,	16.14m.
Length of track laid with steel rails (weight per	
yard, 56 lbs.),	13m.
(No. of tons 40, weight per yard, 56 lbs., cost	
\$1,490),	.07m.
Number of new ties put in the track during the	
year (cost \$4,267.42),	9,892
Aggregate length of wooden bridges, in feet,  Number of spans of 25 feet or over,	5,633 10
Number of highway crossings over the track,	10
Number of highway crossings under the track, -	9
Number of highway crossings at grade,	19
Number of highway crossings at grade with gates,	3
Number of highway crossings at grade with flagmer Number of railroads crossed at grade, and name of	n, 3
each, Naugatuck,	1
Length of all roads operated by this company, -	13m.
Number of stations on main line,	7

EQUIPMENT.	
Number of locomotives (not including switching	
engines),	5
Average weight of same, including tender, water,	
and fuel,	51 tons.
Number of passenger cars,	5
Number of baggage and mail cars,	3
Number of merchandise cars,	16
Number of coal, gravel, and other cars,	57
Number of cars equipped with train brakes,	1
Name of brake,	Automatic.
Number of passenger train cars with patent plat-	
form, buffer, and coupler,	8
Name of patent,	Miller.
FARES, FREIGHT, ETC.	
Average rate per miles received from passengers	
Average rate per miles received from passengers on roads operated by this company, excluding	
	.0302
on roads operated by this company, excluding	.0302
on roads operated by this company, excluding season ticket passengers,	.0302
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers,	
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	.0062
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers,	.0062
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers,  Total number of passengers carried,	.0062 .0364 193,798
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers,  Total number of passengers carried,  Passenger mileage, or passengers carried one mile,	.0062 .0364 193,798 2,025,276
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers,  Total number of passengers carried,  Passenger mileage, or passengers carried one mile,  Miles run by passenger and freight trains,	.0062 .0364 193,798 2,025,276 54,353
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers,  Total number of passengers carried,  Passenger mileage, or passengers carried one mile,  Miles run by passenger and freight trains,  Miles run by all other trains,	.0062 .0364 193,798 2,025,276 54,353 2,120
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers,  Total number of passengers carried,  Passenger mileage, or passengers carried one mile,  Miles run by passenger and freight trains,  Miles run by all other trains,  Total miles run,	.0062 .0364 193,798 2,025,276 54,353 2,120 56,473
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers,  Total number of passengers carried,  Passenger mileage, or passengers carried one mile,  Miles run by passenger and freight trains,  Miles run by all other trains,  Total miles run,  Total number of tons of freight carried,  Total number of tons of freight carried,	.0062 .0364 193,798 2,025,276 54,353 2,120 56,473 123,689
on roads operated by this company, excluding season ticket passengers,  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers,  Total number of passengers carried,  Passenger mileage, or passengers carried one mile,  Miles run by passenger and freight trains,  Miles run by all other trains,  Total miles run,  Total number of tons of freight carried,  Freight mileage, or tons carried one mile,	.0062 .0364 193,798 2,025,276 54,353 2,120 56,473 123,689 1,453,375

#### STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

Nov. 28. John Qualey, killed while walking on track, by 5.45 P. M. train from New Haven, at Point of Rocks in town of Derby. 1886.

March 13. While making up 2 P. M. train at New Haven, a freight car was backed and hit horse car of the West Haven Horse Railroad, and the following persons were injured, viz.: Alfred Edwards, William H. Pierpoint, W. E. Morgan, Alfred Kinney, Emma Ford, L. F. Gurnsey, Clifford Gurnsey, Edward Payne, Mr. and Mrs. J. R. Fuller, and Miss Fuller — injuries mostly slight.

April 29. John Dowdel, an employee, was injured on the head, caused by jumping from the train.

#### OFFICERS.

President, JOEL A. SPERRY, New Haven.
Vice-President, CHARLES L. ENGLISH, New Haven.
Secretary, FRANCIS E. HARRISON, New Haven.
Treasurer, CHARLES ATWATER, New Haven.
Superintendent, E. S. QUINTARD, New Haven.
Auditor, CHARLES SHELTON, New Haven.
Chief Clerk, E. D. ROBINS, New Haven.
General Ticket Agent, F. E. HARRISON, New Haven.
General Freight Agent, E. S. QUINTARD, New Haven.

#### BOARD OF DIRECTORS.

Joel A. Sperry, New Haven.
Charles L. English, New Haven.
N. D. Sperry, New Haven.
Isaac Anderson, New Haven.
M. F. Tyler, New Haven.
H. P. Frost, New Haven.
John P. Tuttle, New Haven.
Charles Atwater, New Haven.
William E. Downs, Birmingham.
R. M. Bassett, Birmingham.
Franklin Farrel, Ansonia.
Thomas Wallace, Ansonia.
George P. Cowles, Ansonia.
George P. Cowles, Ansonia.
Geo. F. Holcomb (Mayor), ex officio, New Haven.
William Noonan (Alderman), ex officio, New Haven.

Attest, JOEL A. SPERRY, President. Attest, CHAS. ATWATER, Treasurer.

STATE OF CONNECTICUT, COUNTY OF NEW HAVEN, Nov. 4, 1886.

Then personally appeared Joel A. Sperry, President, and Charles Atwater, Treasurer, of the New Haven & Derby Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

FRANCIS E. HARRISON,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

NEW HAVEN & DERBY RAILROAD COMPANY,
New Haven, Conn.

## NEW HAVEN & NORTHAMPTON CO.

Return of the New Haven & Northampton Company for the year ending September 30, 1886.

#### EARNINGS AND EXPENSES.

# STATEMENT OF GROSS EARNINGS. From passengers transportation, - - \$219.053.46

T	To the state of	02 0000101	7			φ==-,
From freight	transporta	tion,	-	-	-	573,497.60
From United	States ma	ils, -	-	-	•	9,303.25
From express,				•		15,674.52
From rents, -	-	-		-		3,324.06
From wharfag	e, -			•		4,479.77
From hoisting	, -			-		10,522.14
From weighin	g, -	2	-		-	2,214.29
Total g	ross earni	ngs,		-	-	\$838,069.09
	STATEME	NT OF O	PERATIN	G EXPEN	ISES.	
For repairs of	road-bed	and tra	ack, -	-		\$112,105.47
For repairs of	bridges,	-		-	-	24,952.68
For repairs of	fences,	-	-	-		2,023.86
For repairs of	buildings	and fiz	xtures,	-		16,749.34
For repairs of	locomoti	ves,	*	-		43,068.23
For repairs of	cars, —					
Passen	ger, -			\$31,14	5.74	
Freigh	t, -	-	-	29,52	1.21	60,666.95
For repairs of					•	1,840.09
For salaries an	nd labor n	ot inclu	ided abo	ove, -	-	178,415.14
For fuel for lo	comotive	s and ca	ars,—			
19,039	tons of co	oal, -	-			57,497.16

2,286.98

8,008.49

For fuel for stations and shops,

For oil and waste, -

1001.]		
For damages, losses, and gratuities,	_	
To persons,	\$3,168.13	
To property,	571.97	3,740.10
For insurance,		1,771.80
For rent of Holyoke & Westfield R	ailroad,	28,443.09
For rent of freight cars,		. 16,915.90
For legal expenses,		4,486.95
For stationery and printing,	-	4,807.61
For advertising,		. 1,300.38
For contingencies and miscellaneous		5,041.75
For station and train supply,		- 2,597.05
For telegraphing,		2,015.21
Total operating expenses,		\$578,734.23
Net earnings,	-	\$259,334.86
Cash on hand at date of last report, Bills and accounts receivable at date From gross earnings as stated, For dividend Holyoke & Westfield For dividend Southington Water C For interest on Holyoke & Westfiel	e of last report Railroad, ompany,	- 838,069.09 - 800.00 - 40.00
For sale of convertible bonds,		700,000.00
Total,		- \$1,654,718.43
STATEMENT OF TOTAL	EXPENDITURES	
For operating expenses, as stated,		- \$578,734.23
For taxes,		- 20,965.25
For interest,		- 232,425.25
For paid bills payable, -		- 674,500.00
For increase material on hand,	•	- 14,367.61
For decrease of accounts due,		- 8,978.97
For decrease of unpaid coupons,		105.00
Bills and accounts receivable this d	ate, -	- 73,516.98
Cash on hand to balance, -	,	,
		- 51,125.14

#### GENERAL BALANCE-SHEET.

A	s	s	e	ts	3

Cost of road,	-		-	-	-	\$5,650,038.40
Cost of equipment	t, -	-	-	-	-	910,957.03
Lands in New Ha	ven,	-	-	-	-	19,372.81
Stock Holyoke &	Westfie	ld Rail	road,	-	-	20,000.00
Bonds Holyoke &	Westfie	eld Rail	road,	-	-	60,000.00
Stock Southington	1 Water	Compa	ny,	-	-	1,000.00
Sinking fund,		-	-	-	-	67,500.00
Materials on hand	, -	-	-	-	-	84,220.36
Due from agents a	and othe	ers,	-	-	-	73,216.98
Bills receivable,	-		-	-	-	300.00
Cash on hand,	•	•	-	-	-	51,125.14
Total,	-		-	-		\$6,937,730.72
		Liaba	lities.			
Capital stock,	-	-		-	-	\$2,460,000.00
Seven per cent. bo	onds due	1899,	-			1,300,000.00
Six per cent. bond	s due 1	909,	-	-		1,200,000.00
Five per cent. bon				-	-	700,000.00
Bills payable,	-	-	-	-	-	75,000.00
Balances due other	r compa	nies,	-	-	-	35,890.55
Interest on bonds	maturin	g Octo	ber 1st,		-	63,995.00
Unclaimed divider	ids,			-	-	659.0 <b>0</b>
Profit and loss,	-	-	-		-	402,186.17
Convertible bonds,	new iss	sue,	•		-	700,000.00
Total,			-	-	-	\$6,937,730.72

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE—SHEET.

Bonds guaranteed by this company, or a lien on its roads, H. & W. bonds, - - - \$260,000.00

#### GENERAL INFORMATION.

#### CAPITAL STOCK.

Capital stock authorized by charter, - - \$5,000,000.00 Capital stock authorized by vote of Company, - 2,600,000.00

-4	0	0	
r	14	8	

G 11 1 1 1 1 1 1	
Capital stock issued, viz.:	ФО 100 000 00
	\$2,460,000.00
Stock issued for cash,	1,882,000.00
Stock issued for undivided earnings,	578,000.00
Amount of stock held in Connecticut,	919,700.00
Number of stockholders residing in Connecticut, -	173
Whole number of stockholders,	249
BONDS OR UNFUNDED DEBT.	
First mantagers due 1900, note of interest 7 non	
First mortgage, due 1899; rate of interest, 7 per	<b>#1 200 000 00</b>
	\$1,300,000.00
Interest paid to date.	
Consolidated mortgage and sinking fund, due 1909;	1 000 000 00
interest 6 per cent.,	1,200,000.00
Interest paid to date.	
Northern extension bonds, due 1911; interest 5 per	
cent.,	700,000.00
Interest paid to date.	
Convertible bonds, due 1986; 5 per cent. interest,	700,000.00
Interest paid to date.	
Holyoke & Westfield Railroad bonds, —	
7 per cent., due 1892; guaranteed,	200,000.00
Interest paid to date.	
6 per cent, due 1898, guaranteed,	60,000.00
Interest paid to date.	
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were	
opened for use, viz.:	
From New Haven to Plainville, 1848; Plain-	
ville to Granby, 1850; Granby to North-	
ampton, 1857; Farmington to Collinsville,	
1850; Northampton to Williamsburg,	
1869; Collinsville to New Hartford, 1870;	
Northampton to Conway Junction, and	
South Deerfield to Turner's Falls, 1881.	
Length of main line from New Haven, Conn., to	
Conway Junction, Mass.,	94.64m.
Same in Connecticut,	51.26m.
10	

194 RAILROAD COMMISSIONERS'	REPORT.	[Jan.,
Length of branches and names from Farmi	ington to	
New Hartford,		14.09m.
Simsbury to Tariffville,		1.04m.
Northampton to Williamsburg,		7.51m.
South Deerfield to Turner's Falls,		10.07m.
Length of all branches,		32.71m.
Same in Connecticut, -		15.13m.
Length of road (main line and branches) of	wned by	
the Company,		127.35m.
Same in Connecticut, -		66.39m.
Length of sidings, or other tracks not	included	
above,		27.50m.
Same in Connecticut, -		14.52m.
Length of track of road, including branc	ches and	
sidings, in single track miles, -		154.85m.
Same in Connecticut, -		80.91m.
Length of track laid with steel rails (we	eight per	
yard, 60 lbs.),		133m.
Weight per yard of iron rails in main line in branches 60 lbs.	, 60 lbs.;	
	the rreer	
Miles of track laid with steel rails during		
(No. of tons, $802\frac{1}{2}\frac{07}{2}\frac{0}{4}$ , weight per 1	yara, 60	7 41
lbs., cost \$23,472 $_{100}^{47}$ )	• • • • • • • • • • • • • • • • • • •	7.41m.
Number of new ties put in track during	ine year	45 500
(cost \$18,294.40),		45,736
Same in Connecticut,  Aggregate length of wooden bridges, in fe		19,425
Same in Connecticut, -	eı, -	481 420
· · · · · · · · · · · · · · · · · · ·		
Number of spans of 25 feet or over,		2 5 4 4
Aggregate length of iron bridges, in feet, Same in Connecticut,		3,544
Number of spans of 25 feet or over,		1,181
Same in Connecticut,		$\frac{62}{22}$
Number of highway crossings over the trace	- , - -	26
Same in Connecticut,	ж, <b>-</b>	
Number of highway crossings under the tr	· ·	12 33
Same in Connecticut, -	ack,	55 9
· · · · · · · · · · · · · · · · · · ·	· ·	127
Number of highway crossings at grade, Same in Connecticut,		78
Same in Connecticut,	•	78

1887.] NEW HAVEN & NORTHAMPTON COMPANY.	195
Number of highway crossings at grade with gates,	3
Same in Connecticut,	1
Number of highway crossings at grade with flag-	-
men,	3
Same in Connecticut,	1
Number of highway crossings at grade with electric	
signals,	3
Same in Connecticut,	2
Number of railroads crossed at grade, and names	
of each,	4
Same in Connecticut,	3
New York & New England at Plainville.	
Hartford & Connecticut Western at Pine	
Meadow and at Simsbury; Boston & Al-	
bany at Westfield.	
Name, termini, and length of each road operated by	
this company under lease or contract,—	
Holyoke and Westfield Railroad, branches	
and side tracks,	17.22m.
Troy & Greenfield Railroad — Conway Junc-	
tion to North Adams,	28.44m.
Length of all roads operated by this company,	173.01m.
Same in Connecticut,	66.39m.
Number of stations on main line,	19
Same in Connecticut,	12
Number of stations on branches,	10
Same in Connecticut,	4
Number of stations on leased lines,	1
EQUIPMENT.	
Number of locomotives (not including switching	
engines),	25
Average weight of same, including tender, water,	
and fuel,	68,000
Number of switching engines,	3
Number of passenger cars,	22
Number of baggage and mail cars,	17
Number of merchandise cars,	134
Number of coal, gravel, and other cars,	411
Number of locomotives equipped with train brakes,	28

Number of cars equipped with train brakes,	37
Name of brake,	Westinghouse.
Number of passenger train cars with patent plat-	o o
form, buffer, and coupler,	37
Name of patent,	Miller.
FARES, FREIGHT, ETC.	
Average rate per mile received from passengers on	
roads operated by this Company, excluding	
season ticket passengers,	.0227
Average rate of fare per mile from all passengers,	.0227
Total number of passengers carried,	538,084
Passenger mileage, or passengers carried one mile,	9,635,128
Miles run by passenger trains,	398,520
Miles run by freight trains,	225,030
Miles run by all other trains,	75,640
Total miles run,	699,190
Total number of tons of freight carried,	503,016
Freight mileage, or tons carried one mile, -	29,064,137
Average rate of freight per ton per mile,	.0197
Number of men employed in operating road, includ-	
ing officers,	540

#### STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

Nov. 16th. James Maguire fell while boarding train at Farmington, and cars passed over him. Killed.

Dec. 15th. Patrick Flynn, trackman, slightly injured at Southington by attaching hand car to rear of freight train.

Dec. 30th. John Haddan, boy, struck by engine while walking on the track near Grand Street, New Haven. Leg broken.

April 17th. Adolph Haggarman, fireman, caught between freight car and freight house platform at New Haven. Killed.

Aug. 21st. Henry Roaden, struck by switching train at Plainville. Leg cut off.

#### OFFICERS.

President, CHARLES N. YEAMANS, New Haven, Conn. Secretary and Treasurer, EDWARD A. RAY, New Haven, Conn. Superintendent, STACY B. OPDYKE, Jr., New Haven, Conn. General Ticket Agent, EDWARD A. RAY, New Haven, Conn. General Freight Agent, MARTIN C. PARKER, New Haven, Ct.

#### BOARD OF DIRECTORS.

CHARLES N. YEAMANS, New Haven, Conn.
GEORGE J. BRUSH, New Haven, Conn.
DANIEL TROWBRIDGE, New Haven, Conn.
HORATIO G. KNIGHT, East Hampton, Mass.
WILLIAM D. BISHOP, Bridgeport, Conn.
GEORGE H. WATROUS, New Haven, Conn.
CHARLES M. POND, Hartford, Conn.
EZEKIEL H. TROWBRIDGE, New Haven, Conn.
EDWARD M. REED, New Haven, Conn.
Attest, CHARLES N. YEAMANS, President.
Attest, EDWARD A. RAY, Treasurer.

STATE OF CONNECTICUT, COUNTY OF NEW HAVEN, Nov. 11, 1886.

Then personally appeared Charles N. Yeamans, President, and Edward A. Ray, Treasurer, of the New Haven & Northampton Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

CLARENCE E. THOMPSON,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

THE NEW HAVEN & NORTHAMPTON COMPANY, 154 Water Street, New Haven, Conn.

## NEW LONDON NORTHERN RAILROAD.

Return of the New London Northern Railroad Company, for the year ending September 30, 1886.

#### LESSEES' ACCOUNT OF EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

From passenger transportation	on, -	-	-	\$215,928.29
From freight transportation,	-	•	-	381,708.46
From United States mails, -		-	-	11,951.22
From express,			-	10,250.50
From rents,	•		-	9,861.66
Total gross earnings,		•	-	\$629,700.13
STATEMENT OF	OPERATING	3 EXPENSE	s.	
For repairs of road-bed and t	track, -	-		62,853.80
For repairs of bridges, -		-	-	6,628.67
For repairs of fences, -	-	-	-	2,918.98
For repairs of buildings and	fixtures,	•	-	6,344.10
For repairs of locomotives, -		-	-	15,050.58
For repairs of cars, -		-	-	20,509.37
For salaries and labor not in	ncluded ab	ove,	-	123,175.55
For fuel for locomotives and	cars,—			
10,770 tons of coal, -	-	\$35,936.2	2	
2,476 cords of wood,	•	8,156.8	6	44,093.08
For fuel for stations and sho	ps,		_	
582 tons of coal,	-	\$2,303.8	1	
150 cords of wood, -	•	495.0	0	2,798.81
For oil and waste,			-	4,828.56
Damages, losses, and gratuiti	es,—			· ·
To persons, -		\$10.0	0	
To property, -	•	1,840.2	0	1,850.20

1887.] NEW	LONDON	NORTHERN	RAILROA	D. , 199
For insurance,				- \$2,400.00
For stationery, prin	ting, and	advertising		4,114.62
For water supply,		•	•	- 1,181.19
For train supplies,			-	- 568.42
For station supplies				- 975.99
For mileage freight				- 24,376.91
For contingencies an		llaneous,	. ~	- 2,966.25
For taxes, -		•	-	- 23,924.83
Total operati	ng exper	ises, -		- \$351,559.91
Net earnings	, -		-	\$278,140.22
TOTAL	RECEI	PTS AND	EXPEN	SES.
	[Comp	any's accou	nt.]	
STATEME	NT OF RE	CEIPTS FROM	ALL SOU	RCES.
Cash on hand at dat	e of last	report,		- \$44,607.12
Bills and accounts re			last report	238,893.15
From rent of road a	and other	r rents,		- 208,582.16
From interest,				- 28,662.54
From unpaid divide	nds, -		-	- 189.00
From unpaid coupor	ns, -	-	-	- 155.00
Total,		-	•	\$521,088.97
STAT	EMENT OF	TOTAL EXP	ENDITURES	š.
For general expense	es -			- 7,892.51
For repairs and imp		ts at Willim	antic. Pa	
mer, &c.,		-	-	- 2,814.77
For interest,			•	- 84,847.92
For dividends (No.	4, rate pe	er cent., 1 <del>1</del> ).		- 90,000.00
Dates when paid,—	, .	, 4),		,
October, Jan	uary, Ap	ril, and July	7.	
For Lesses' rail acco				, 11,212.73
For bills payable,				- 40,000.00
For allowance to les	ssees in a	djustment o	of account	5, 13,353.83
For old dividends, -		•		- 219.00
For old coupons,		•	•	- 2,250.50

200	RAILROAD	COMM	IISSIONI	ers' rei	PORT.	[Jan.,
Bills and accou	nts receiv	able th	nis date,		-	\$223,887.15
Cash on hand t	o balance,		-	-	· ·	44,610.56
Total,	-		-	-		\$521,088.97
	GENER.				EET.	
	[C		ıy's acco L <i>ssets.</i>	ount. J		
Construction ac	ecount		188618.			\$2,812,674.36
Equipment acco						248,420.44
Bonds of Bratt		W hitel	nall rail:	road.		150,000.00
Steamboat proj				•		93,170.00
Accounts receive			-	_		223,887.15
Cash on hand,	-	-	-	-	-	44,610.56
Total,	•	-	-			\$3,572,762.51
		r:	abilities.			
Capital stock,		Lu	ioiiiiies.			\$1,500,000.00
Funded debt,	•	•	-	•	•	1,499,500.00
Unfunded debt					Ī	135,000.00
Dividends unpa						1,213.75
Coupons unpaid						624.34
Profit and loss,	•					436,424.42
Total,	-	-	.*.	-		\$3,572,762.51
	GENE	RAL ]	INFOR	MATIO	 N.	
	[C	ompan	y's acco	unt.]		
	L	_	AL STOC	-		
Capital stock a	uthorized	hy cha	rtor			\$2,000,000.00
Capital stock a	uthorized	by vot		mpany,	-	1,500.000.00
Capital stock is	ull shares		0.00.00	oh -		1,500,000.00
Stock issued fo		or \$10	o.oo ea	-		340,673.33
Stock issued for	,			-	•	1,102,660.00
Stock issued fo		Amh	erst Ro	lcherton	zn lz	1,102,000.00
Palmer Ra					, II (0)	56,666.67
I armor Ita	iii oaa Oo.	mpany	,			00,000.01

1887.] NEW LONDON NORTHERN RAILROAD.	201
Amount of stock held in Connecticut, -	\$946,500.00
Number of stockholders residing in Connecticut,	215
Whole number of stockholders,	334
Whole Hambor of Stockholacles	001
BONDS OR UNFUNDED DEBT.	
Second mortgage bonds, due 1892; rate of interest,	
7 per cent.,	387,500.00
Interest paid to June 1, 1886.	
Consolidated mortgage, due 1910; rate of interest,	
5 per cent.,	812,000.00
Interest paid to July 1, 1886.	
Consolidated mortgage, due 1910; rate of interest,	
4 per cent.,	300,000.00
Interest paid to July 1, 1886.	,
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were	
opened for use, viz.:	
From New London to Palmer, 1849; Palmer	
to Amherst, Amherst to Millers Falls,	
1867; Millers Falls to Brattleboro, ——	
Length of main line from New London to Brattle-	
boro,	121.00m.
Same in Connecticut,	56.00m.
Length of road (main line) owned by the Company,	121.00m.
Same in Connecticut,	56.00m.
Length of sidings, or other tracks not included	
above,	27.32m.
Same in Connecticut,	13.98m.
Length of track of road, including sidings, in sin-	
gle track miles,	148.32m.
Same in Connecticut,	69.98m.
Length of track laid with steel rails (weight per	
yard, 57, 58, and 60 lbs.),	66.00m.
Same in Connecticut,	56.00m.
Weight per yard of iron rails in main line, 56 and	50.00III.
60 lbs.	
Number of new ties put in track during the year	
(cost, \$9,995.87),	32,464
Same in Connecticut,	18,180

202 RAILROAD	COMMISSIONERS'	REPORT.	[Jan.,		
Aggregate length of woo	den bridges, in fe	et, -	12,252		
Same in Connection		•	6,176		
Number of spans of 25 fe	eet or over,		39		
Same in Connection	eut, -		21		
Aggregate length or iron	bridges in feet,		629		
Same in Connection			609		
Number of spans of 25	feet or over (all	in Con-			
necticut), -			6		
Aggregate length of ston	e-arch bridges, in	feet (all			
in Connecticut),			30		
Number of highway cros	_	ck, -	4		
Same in Connection	,		3		
Number of highway cros		ack, -	4		
Same in Connection			2		
Number of highway cross			106		
Same in Connection			71		
Number of highway cros	sings at grade w	rith flag-			
men,	•		4		
Same in Connection			3		
Number of railroads cros	ssed at grade, an	d names			
of each, -	•		3		
Same in Connection			1		
New York & N Albany, and Sp	lew England, Boringfield & North				
Length of all roads opera			121.00m.		
Same in Connect	•		56.00m.		
Number of stations on ma	•		45		
Same in Connection	eut, -		23		
EQUIPMENT.					
Number of locomotives	(not including s	witching			
engines), -			22		
Average weight of same	, including tende	r, water,			
and fuel, -			45 tons.		
Number of switching eng	,	•	1		
Number of passenger car		•	13		
Number of baggage and			11		
Number of merchandise		•	113		
Number of coal, gravel, a	and other cars,		241		

1887.] NEW LONDON NORTHERN RAILROAD.	203
Number of locomotives equipped with train brakes,	14
Number of cars equipped with train brakes,	24
Name of brake, Westinghouse A	Automatic.
Number of passenger train cars with patent plat-	
form, buffer, and coupler,	24
Name of patent,	Miller
FARES, FREIGHT, ETC.	
Average rate per mile received from passengers on	
roads operated by this company, excluding	
season ticket passengers,	.033
Average rate per mile for season ticket passengers,	
reckoning one round trip per day to each	
ticket,	.0072
Average rate of fare per mile from all passengers,	.03
Total number of passengers carried,	471,700
Passenger mileage, or passengers carried one mile,	7,177,575
Miles run by passenger trains,	257,228
Miles run by freight trains,	306,596
Miles run by all other trains,	540
Total miles run,	564,364
Total number of tons of freight carried, -	497,573
	25,299,925
Average rate of freight per ton per mile, -	.0151
Number of men employed in operating road, in-	
cluding officers,	484

#### STATEMENT OF EACH ACCIDENT IN DETAIL.

1886.

March. 27. Unknown man killed at Norwich by train No. 20.

April 16. James Garvey, while attempting to cross track at Thamesville, was struck by engine of train No. 11, and fatally injured.

May 15. Russell Gilman, in crossing track near Stafford, was struck by engine of train No. 14, and fatally injured.

July 23. Amos Loomis, brakeman, was fatally injured while switching in yard at New London.

#### OFFICERS.

President, ROBERT COIT, New London, Conn.
Secretary, J. A. SOUTHARD, New London, Conn.
Treasurer, ROBERT COIT, New London, Conn.
Superintendent, C. F. SPAULDING, New London, Conn.
Auditor, E. G. LUCAS, St. Albans, Vt.
General Ticket Agent, S. W. CUMMINGS, St. Albans, Vt.
General Freight Agent, C. F. SPAULDING, New London, Conn.

#### BOARD OF DIRECTORS.

ROBERT COIT, New London, Conn.
WILLIAM W. BILLINGS, New London, Conn.
BENJAMIN STARK, New London, Conn.
AUGUSTUS BRANDEGEE, New London, Conn.
JONATHAN N. HARRIS, New London, Conn.
C. A. WILLIAMS, New London, Conn.
THOMAS RAMSDELL, Windham, Conn.
C. H. OSGOOD, Norwich, Conn.
WILLIAM H. HILL, Boston, Mass.
JAMES A. RUMRILL, Springfield, Mass.

Attest, ROBERT COIT, President and Treasurer.

STATE OF CONNECTICUT, COUNTY OF NEW LONDON, New London, Nov. 13, 1886.

Then personally appeared Robert Coit, President and Treasurer of the New London Northern Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

JUSTUS A. SOUTHARD,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

NEW LONDON NORTHERN RAILROAD COMPANY,
New London, Conn.

# NEW YORK & CONNECTICUT AIR LINE RAILWAY.

Return of the New York & Connecticut Air Line Railway Company for the year ending September 30, 1886.

#### GENERAL BALANCE-SHEET.

#### ASSETS.

Expended on	embankn	ients, ex	cavation	s, brid	lges,	
and maso	onry, -	-			-	\$58,829.50
Right of way,	lands,	-	•	•		15,688.54
Engineering,			-	-	-	35,404.00
Organization,	counsel f	ees, acce	ptance of	line,	etc.,	45,205.96
Total,	-	-	•	•	-	\$155,128.00
		LIA	BILITIES.			
Capital stock	subscribe	d (4,511	shares),	-	•	\$130,042.00
Bills payable,				-	•	25,086.00
Total,	•	•		•	-	\$155,128.00

#### GENERAL INFORMATION.

#### CAPITAL STOCK.

Capital stock auth	orized by char	ter, ·	- 1	\$6,000,000.00
"	" vote	of Company,	-	6,000,000.00
Amount credited	on 4,511 share	s not issued,	-	130,042.00
Amount of stock	held in Connec	eticut, -	-	52,800.00
Number of stockl	nolders residing	g in Connecticu	t, -	15
Whole number of	stockholders,	-	•	32

#### DESCRIPTION OF ROAD.

Length of main line from State line to New Haven, 43.38m.

This company filed its articles of association October 21, 1881.

The General Assembly at its January session, approved March 12, 1886, extended the time for the completion of their railroad

and for taking lands therefor, for the term of three years from October 22, 1886, and thereupon this company duly and properly accepted the same.

#### OFFICERS.

President, H. R. PARROTT, Bridgeport, Conn. Vice-President, SHELDON COLLINS, New York, N. Y. Secretary, THOMAS N. BROWNE, New York, N. Y. Treasurer, C. V. SIDELL, New York, N. Y.

#### BOARD OF DIRECTORS.

H. R. Parrott, Bridgeport, Conn.
E. K. Lockwood, Norwalk, Conn.
Geo. R. Cowles, Norwalk, Conn.
W. T. Minor, Stamford, Conn.
A. L. Winton, Bridgeport, Conn.
Ira G. Briggs, Voluntown, Conn.
James R. Jesup, Westport, Conn.
C. V. Sidell, New York, N. Y.
Sheldon Collins, New York, N. Y.
W. T. Black, New York, N. Y.
H. C. Hepburn, New York, N. Y.
C. D. Ingersoll, New York, N. Y.

W. W. Douglass, Providence, Rhode Island.
 Attest, HENRY R. PARROTT, President.
 Attest, C. V. SIDELL, Treasurer.

STATE OF NEW YORK COUNTY OF NEW YORK.

November 13, 1886.

Then personally appeared Henry R. Parrott, President, and C. V. Sidell, Treasurer, of the New York & Connecticut Air Line Railway Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JOHN S. ROSSELL, Notary Public. King's County Cert., New York Co.

PROPER ADDRESS OF THE COMPANY.

NEW YORK & CONNECTICUT AIR LINE RAILWAY
COMPANY,

Norwalk, Conn.

# NEW YORK & NEW ENGLAND R. R.

Return of the New York & New England Railroad Company for the year ending September 30, 1886.

#### EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-			\$1,296,895.97
From freight transportation,				2,262,479.18
From United States mails,	-	-		46,658.95
From express,				93,161.42
From rents,		-		53,467.03
From New England Transfer Co.,	,		-	50,625.00
From wharves and docks,	-		-	36,473.53
From Norwich & Worcester lease	€,	-		992.89
From miscellaneous, -	-	-	•	23,240.28
Total gross earnings,	•	-		\$3,863,994.25
			-	
STATEMENT OF OPE	RATING	EXPENS	ES.	
For repairs of road-bed and track		-		357,735.41
For repairs of bridges, -	-			30,394.56
For repairs of fences, -	-	-	-	44,826.62
For repairs of buildings and fixtu	res,	-		48,004.28
For repairs of locomotives,	-	• )		192,270.58

For repairs of	bridges,	-	-	•	-	30,394.56
For repairs of	fences,	-	-	-	-	44,826.62
For repairs of	buildings	and fiz	xtures,	-	-	48,004.28
For repairs of	locomotiv	es,	-	- ()	•	192,270.58
For repairs of	cars,	-	•	•	-	175,362.09
For repairs of	machinery	and t	tools,	-	-	22,441.98
For salaries ar	ıd labor no	t inclu	ided abo	ove,	-	1,005,949.01
For fuel for l	ocomotives	and	cars, 10	1,705	tons	
of coal,	-	-		-	-	319,068.21
For fuel for st	ations and	shops	, 6,378 t	ons of	coal,	28,256.89
For oil and wa	aste,		6	-		14,620.64

J	a	n	

200	MAILMOND	00111111				L,
For da	amages, losses, and	gratuit	ies,			
	To persons,			\$37,464	.04	
	To property,	-	•	17,702	.29	\$55,166.33
For in	surance, -		-			16,716.51
For re	ents of —					
•	Newburgh, Dutch	ess & C	onn.			
	R. R. Co.,	-	-	\$32,522	.78	
	Rhode Island & M	ass. R. I	R. Co.,	20,000	.00	
	Boston & Albany	R. R. (	Co.,	5,062	.49	
	Springfield & Ne	w Lone	don			
	R. R. Co.,	-	-	4,250	.00	
	Rockville Railroa	d Co.,	-	4,400	.00	66,235.27
For ot	ther operating expe	enses, —	-		_	
	Stationery and pr	inting,		-		22,654.05
	Advertising,	-		-	•	7,242.55
	Rent of depot gro	ounds ar	nd bui	ldings,		29,876.35
	Rent of engines,	-		•		1,849.20
	Hire of cars,	-		•	•	8,989.62
	Expense of statio	ns,	-		-	27,580.18
	Legal expenses,	-			-	40,031.61
	Expense of gener	al office	s, -	•	-	3,417.90
	Water station exp			-	-	20,287.25
	Miscellaneous,	-		•	-	26,622.83
	Net earnings,		•		-	\$1,298,394.33
	Total operating ex	xpenses,			-	\$2,565,599.92

## TOTAL RECEIPTS AND EXPENDITURES.

#### STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	\$45,060.98
Bills and accounts receivable at date of last report,	472,453.12
From gross earnings, as stated,	3,863,994.25
From Boston Harbor Transfer,	915.43
From Hudson River Transfer,	34,496.09
From premium on sale of preferred stock, -	19,056.87
From premium on sale of second mortgage bonds,	14,747.00

From difference between par value and amounts paid by company on purchase of second mortgage scaled bonds,	\$15,163.18 20,007.87 3,049.45 117,892.82 1,900,000.00 \$6,506,837.06
STATEMENT OF TOTAL EXPENDITURES.	
For operating expenses, as stated,	\$2,565,599.92
For taxes,	121,240.99
For interest,	1,067,087.03
For two dividends of 3½ per cent. each on \$1,-	.,,
900,000 preferred stock, paid Aug. 5 and	
Nov. 1, 1886,	133,000.00
For improvements South Boston flats, \$25,795.58	· ·
For extension of double track, - 87,166.38	
For new transfer wharf and float,	
Boston, 13,415.33	
For real estate and right of way, - 15,776.53	
For new equipment, - 9,972.21	
For new sidings, 9,575.49	
For improvements at shops and	
engine houses, 8,687.05	•
For new track tank at Putnam, - 4,954.00	
For signals and safety gates, - 1,034.72	
For new buildings and improve-	
ments at stations, - 752.31	
For underlying liens purchased, - 1,112.62	
For Northern avenue (Boston)	
bridge, 77.63	
\$178,319.85	
Less reduction in property accounts, 4,067.04	174,252.81
For decrease of accounts payable,	1,632,474.24
For bad accounts charged off,	56,555.06
14	

210 RAILROAD COMMISSIONERS' REPORT	. [Jan.,
For Boston grain elevator expense,	\$1,318.04
Bills and accounts receivable this date, -	420,564.26
Cash on hand to balance,	334,744.71
Total,	\$6,506,837.06
CIANTED AT DATA NOT CITIZED	
GENERAL BALANCE-SHEET.	
Assets.	
To railroad equipment and property represented	
	\$20,000,000.00
To underlying liens paid to obtain possession and	
improvement of constructed road,	7,966,250.84
To equipment purchased through and still belong-	
ing to car trust E. W. Clark & Co. (principal),	130,000.24
To equipment belonging to company,	3,675,644.34
To purchase of South Boston flats,	1,549,390.00
To purchase of Drake's wharf, Boston,	131,000.00
To purchase of Piper wharf, Boston,	260,000.00
To extension of road west of Waterbury, -	2,689,217.71
To steamer "Wm. T. Hart," cost less depreciation,	152,912.71
To bonds and stock of Connecticut Central R. R.,	290,377.69
To stock of New England Transfer Co., -	37,500.00
Total permanent investments,	\$36,882,293.53
To supplies and materials on hand,	216,601.63
To balance due from agents and conductors,	183,320.88
To balance due from companies and individuals, -	237,243.38
To cash,	334,744.71
To profit and loss deficit,	670,202.12
Total,	\$38,524,406.25
$Liabilities_{ullet}$	
By capital stock, —	
Common; amount actually	
issued, \$19,313,000.00	
B., H. & E. R. R. "Berdell	
Bonds," convertible into	
stock, 687,000.00	
\$20,000,000.00	
Preferred, - 1,900,000.00	\$21,900,000.00
1,00,000.00	Ψ21,000,000.00

By bonded debt, —	
First mortgage bonds, 7 per	
cent., \$6,000,000.00	
First mortgage bonds, 6 per	
cent., 4,000,000.00	
Second mortgage bonds, 6	
per cent., - 3,363,000.00	
Second mortgage bonds, 3	
per cent., - 998,000.00	14,361,000.00
By funded indebtedness incurred for purchase of	
property; secured by property purchased, —	
Mortgage note, Drake's wharf, \$125,000.00	
B. & A. R. R. note, 50-acre	
lot South Boston flats, - 300,000.00	
Balance due Commonwealth	
of Massachusetts, - 986,532.00	
Balance due Piper's wharf, . 235,000.00	
Balance due E. W. Clark &	
Co. car trust (principal), - 45,964.38	1,692,496.38
By interest unpaid,	228,801.98
By credit balances,	112.50
By balance due companies and individuals,	275,495.39
By dividends unpaid,	66,500.00
Total,	\$38,524,406.25

## GENERAL INFORMATION.

		CAPITAI	L STOCK.	
Capital stock aut	horize	ed by chart	ter, —	
Common,	-	-	\$20,000,000.00	
Preferred,	-	•	5,000,000.00	\$25,000,000.00
Capital stock aut	horize	ed by vote	of company, —	
Common,	•	•	\$20,000,000.00	
Preferred,	-		5,000,000.00	\$25,000,000.00
Capital stock issu	ıed, v	iz., —		
193,130 fr	ıll sha	ares comm	on	
stock of	\$10	0 each.	\$19,313,000.00	

	_
1,900 full shares preferred	
stock of \$100 each, - \$1.900,000.00	\$21,213,000.00
And Berdell bonds, entitling holders of	
same to 6,870 shares.	
Stock issued for cash,	1,900,000.00
Stock issued in exchange for Berdell bonds, -	19,313,000.00
Amount of stock held in Connecticut, not includ-	, ,
ing Berdell bonds, —	
Common,	104,000.00
Preferred,	9,600.00
Number of stockholders residing in Connecticut,	5,000.00
not including Berdell bondholders, —	
Common,	24
· · · · · · · · · · · · · · · · · · ·	5
Preferred,	ə
Whole number of stockholders, —	
Common,	1,114
Preferred,	190
BONDS OR UNFUNDED DEBT.	
First mortgage 7 per cent., due January 1, 1905,	\$6,000,000.00
First mortgage 6 per cent., due January 1, 1905,	
Second mortgage 6 per cent., due August 1, 1902,	
Second mortgage 3 per cent., due August 1, 1902,	
Decond morigage 3 per cent., due August 1, 1902,	220,000.00

#### DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.,—

From Boston, Mass., to Putnam, Conn., 1855; from Putnam, Conn., to Willimantic, Conn., 1872; from Willimantic, Conn., to Hartford, Conn., 1849; from Hartford, Conn., to Bristol, Conn., 1850; from Bristol, Conn., to Waterbury, Conn., 1855; from Waterbury, Conn., to Fishkill-on-Hudson, N. Y., 1881; from Providence, R. I., to Willimantic, Conn., 1854; from East Thompson, Conn., to Southbridge, Mass., 1867; from Cook Street, Mass., to Woonsocket, R. I., 1863.

Length of main line from Boston to Hopewell	
Junction,	215.04m.
Same in Connecticut,	134.12m.
Length of main line from Wicopee Junction to	
Fishkill-on Hudson,	1.80m.
Length of main line from Willimantic to Provi-	
dence,	58.50m.
Same in Connecticut,	32.18m.
Length of branches and names from —	
Dedham Junction to Dedham,	1.52m.
Cook Street to Woonsocket,	28.4,1 m.
Charles River to Ridge Hill,	1.64m.
East Thompson to Southbridge,	17.37m.
Same in Connecticut,	5.35m.
Dorrance Street, Providence,	.82m.
Freight branch, Hartford,	.67m.
Length of all branches,	50.43m.
Same in Connecticut,	6.02m.
Length of road (main line and branches) owned	
by the Company,	325.77m.
Same in Connecticut,	172.32m.
Length of double track road (in main line),	108.10m.
Same in Connecticut,	56.10m.
Length of sidings, or other tracks not included	
above,	120.91m.
Same in Connecticut,	56.80m.
Length of track of road, including branches and	
sidings, in single track miles,	554.78m.
Same in Connecticut,	285.22m.
Length of track laid with steel rails (weight per	
yard, 60 and 66 lbs.),	401.78m.
Same in Connecticut,	216.03m.
Weight per yard of iron rails in main line, 60	
lbs.; in branches, 56 lbs.	
Miles of track laid with steel rails during the year,	
including Conn. Central R. R. (No. of tons,	
1,632; weight per yard, 60 and 66 lbs.; cost,	
\$57,120),	16.73m.
Same in Connecticut,	8.27m.
Number of new ties put in track during the year,	

214 RAILROAD COMMISSIONERS' REPORT.	[Jan.,
including Conn. Central R. R. (cost, \$47,-	
408.36),	128,696
Same in Connecticut,	55,795
Aggregate length of wooden bridges, in feet, -	22,098
Same in Connecticut,	10,352
Number of spans of 25 feet or over,	59
Same in Connecticut,	14
Aggregate length of iron bridges, in feet,	3,148
Same in Connecticut,	1,708
Number of spans of 25 feet or over,	48
Same in Connecticut,	23
Aggregate length of stone arch bridges, in feet, -	955
Same in Connecticut,	376
Number of highway crossings over the track, .	85
Same in Connecticut,	31
Number of highway crossings under the track, -	77
Same in Connecticut,	39
Number of highway crossings at grade,	359
Same in Connecticut,	222
Number of highway crossings at grade with gates,	38
Same in Connecticut,	17
Number of highway crossings at grade, with flag-	
men,	21
Same in Connecticut,	9
Number of highway crossings at grade, with elec-	
tric signals,	6
Same in Connecticut,	4
Number of railroads crossed at grade, and names	
of each,	18
Same in Connecticut,	13
Naugatuck Railroad at Waterbury; Hart.	
ford & Conn. Valley Railroad at Hart-	
ford; New Haven & Northampton Rail-	
road at Plainville; Shepaug Railroad at	
Hawleyville; Old Colony Railroad at	
Walpole and Medfield; Housatonic Rail-	
road at Danbury; Norwich & Worcester	
Railroad at Webster, Putnam, and Plain-	
field; Milford, Franklin & Providence	
Railroad at Bellingham; Providence &	

1881.] NEW YORK & NEW ENGLAND RAILROAD.	210
Springfield Railroad at Providence; New	
London Northern Railroad at Williman-	
tic; New York, New Haven & Hart-	
ford Railroad three times at Hartford	
and once at New Britain.	
Name, termini, and length of each road operated	
by this Company under lease or contract,	119.08m.
Same in Connecticut,	80.98m.
Rhode Island & Massachusetts Railroad,	
Franklin to Valley Falls,	13.60m.
Norwich & Worcester Railroad,	66.40m.
Same in Connecticut,	49.07m.
Rockville Railroad, Vernon to Rockville,	4.40m.
Springfield & New London Railroad, Springfield	
to State Line,	7.17m.
Connecticut Central Railroad and Melrose Branch,	
State Line to East Hartford,	27.50m.
Length of all roads operated by this Company,	
not including Norwich & Worcester Rail-	
road,	378,45m.
Same in Connecticut,	204.23m.
Number of stations on main line,	124
Same in Connecticut,	60
Number of stations on branches,	24
Same in Connecticut,	1
Number of stations on leased lines,	51
Same in Connecticut,	31
EQUIPMENT.	
Number of locomotives (not including switching	1
engines,	130
Average weight of same, including tender, water,	
and fuel,	$66\frac{5}{8}$ tons.
Number of switching engines,	17
Number of passenger cars,	152
Number of baggage and mail cars,	41
Number of merchandise cars,	. 1,477
Number of coal, gravel, and other cars,	2,316
Number of locomotives equipped with train brakes,	102
Number of cars equipped with train brakes, -	202

Name of brake, • • • • • • • • • • • • • • • • • • •	Westinghouse.
Number of passenger train cars with patent plat-	
form, buffer, and coupler,	202
Name of patent, - Miller, Janney & Miller	Combination.
FARES, FREIGHT, ETC.	
Average rate per mile received from passengers	
on roads operated by this Company, exclud-	
ing season ticket passengers,	.02096
Average rate per mile for season ticket passengers,	
reckoning one round trip per day to each	
ticket, - · · ·	.00808
Average rate of fare per mile from all passengers,	.02019
Total number of passengers carried,	5,240,906
Passenger mileage, or passengers carried one mile,	63,870,470
Miles run by passenger trains,	1,238,048
Miles run by freight trains,	1,020,982
Miles run by all other trains,	737,778
Total miles run,	2,996,808
Total number of tons of freight carried, -	2,099,339
Freight mileage, or tons carried one mile, -	135,470,333
Average rate of freight per ton per mile, -	.0167
Number of men employed in operating road, in-	
cluding officers,	3,045

#### ACCIDENTS IN CONNECTICUT.

#### STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

- Oct. 1. Charles, Charlotte, and Minnie Dyson struck while crossing the track in a team at New Britain and were killed.
- Oct. 16. Benjamin Martin, hand slightly hurt in throwing ball switch at Willimantic.
- Oct. 17. Noble E. Lord struck while crossing the track in a team at Willimantic; Mr. Lord was not hurt.
- Oct. 17. R. M. Estes, hand injured while coupling cars at Williamntic.
- Oct. 17. John Fahey, fell from platform of one car as it was hit by another at Willimantic.

- Oct. 22. James Gibbons caught his foot in a frog at East Hartford and was run over and killed.
- Oct. 22. Frank Day had several fingers injured while making coupling at Plainville.
- Oct. 30. Seymour Adams was struck by train while crossing the track in a team at Union City.
- Nov. 1. William Davis was struck by overhead bridge and thrown off a train at Danbury.
- Nov. 2. John McKinney had his arm broken while coupling cars at Hartford.
- Nov. 3. Frank Woodworth slipped and was run over while running ahead of an engine to throw switch at Steele's, and was killed.
- Nov. 16. Robert Jones jumped off a train in motion at Waterbury.
- Nov. 16. E. H. Brown caught his foot in a frog at Plainfield, had his legs run over by a car and was killed.
- Nov. 17. H. W. Davenport had a finger hurt while making a coupling at Danbury.
- Nov. 21. W. H. Winslows had a bale of goods drop on his leg at North Windham and broke it.
- Nov. 24 J. Quackenbush had his hand injured in the act of coupling at Sandy Hook.
- Nov. 27. W. H. Bliss had his arm injured in the act of coupling at Plainfield.
- Nov. 28. John McGraw jumped from caboose in motion at Buckland and had his foot sprained.
- Dec. 4. N. Howston had his leg slightly scalded at Willimantic by the gauge-cock of an engine blowing out.
- Dec. 10. James B. Harvey, in stepping from an engine to a car at Hampton, fell, was run over and killed.
- Dec. 14. George Messenger was struck by an overhead arch at Hartford.
- Dec. 15. D. A. Miller was struck by a train while walking on the track at East Hartford.
- Dec. 15. Reinard Limmerman had his foot injured at New Britain while handling foot bridge in freight house.
- Dec. 22. John Hughes had his wrist hurt in coupling cars at Baltic.

1886.

- Jan. 5. William Northrop fell off from train at Willimantic, was run over and killed.
- Jan. 6. Joseph Ryan had his ankle sprained while handling a break on a freight car at East Hartford.
- Jan. 11. Thomas Koonig was struck while walking on the track at Hartford and killed.
- Jan. 15. C. J. Burt was struck by coal chute while riding on freight car at Putnam.
- Jan. 20. F. Day had his finger bruised while making coupling at Bristol.
- Jan. 23. William Sisson jammed while making coupling at Hartford.
- Jan. 25. Peter O'Shaughnessy had his leg caught between the roofs of two freight cars at New Britain.
- Jan. 29. Frank Raisley was struck while walking on the track at East Hartford.
- Jan. 31. James Franklin sprained his foot in walking over car loaded with iron at East Hartford.
- Feb. 1. P. Hubbell jumped from train while in motion at Hartford and was slightly injured.
- Feb. 1. Michael Clark jumped from train while in motion at Goshen and fell into culvert.
- Feb. 3. William Vaughan hurt himself jumping from one car to another at Hartford.
  - Feb. 6. Jerry Carey fell off trestle on to coal at Sandy Hook. Feb. 16. J. Slattery had a piece of rail strike him in the eye
- and put it out at Broad Brook.
- Feb. 18. John Kane had his arm broken by being caught between dump and bin at Sandy Hook.
- Feb 23. James Healey had his hand hurt while jacking up timber at Putnam.
- March 1. Patrick Shea, gravel bank at Putnam caved in and broke his leg.
- March 2. Louis Clark had his clothes catch on fire from lighted torch at Hartford.
- March 3. Martin Gilroy had his arm injured in coupling cars at East Hartford.
- March 7. Michael Halligan was found dead near track at Pomfret, and had probably been run over.

March 8. Herbert Wells was hurt internally by accident in coupling at Hartford.

March 8. Charles Stillman had his foot hurt while handling freight at East Hartford.

March 24. Patrick Daley had finger hurt while putting bull-nose on engine at Hartford.

March 26. C. H. Northrop had his face slightly cut by stone thrown through window at Waterbury.

April 2. Michael Finnegan was struck while walking on the track at Clayton and killed.

April 3. Isaac Wood had his finger jammed while uncoupling cars at Sandy Hook.

April 5. John Delaney was run over while walking on the track at West street, and was killed.

April 5. M. W. Buchanan fell from the top of a box car to a flat car at Manchester.

April 5. William Carver was struck while walking on a trestle at Forestville.

April 10. Fred. Mallory had his finger hurt while making a coupling at Hartford.

April 13. Joseph Daley, in trying to board an engine at Vernon, his foot slipped and his leg was run over.

April 27. Alice Case fell off a bridge before approaching train at Moosup.

May 2. William Ryan had his foot run over while trying to steal a ride at Sandy Hook.

May 6. Thomas Beal had his leg hurt in getting down between cars in motion at Putnam.

May 13. William S. Bates was struck and slightly hurt by overhead bridge at Danbury.

May 17. J. Cook had his finger pinched while uncoupling cars at Putnam.

May 19. J. Lynch was struck while walking on the track at Elmwood.

May 25. George Gorman had his head hurt by jumping from train in motion at Charter Oak.

May 25. L. Hyde had his finger bruised in pulling pin at Willimantic.

May 31. William Smith was struck by a train while crossing the track in a team at Hartford.

- June 10. Zachariah Nixon was struck while walking on the track at Danbury and killed.
- June 13. H. W. McMichael found on box car hurt; could not tell how nor where.
- June 17. Lavens Hyde was hurt while coupling at Willimantic.
- June 21. Michael Falvey was injured in coupling cars at Williamntic.
- June 25. Frank C. West had his fingers bruised while coupling at Hartford.
  - June 25. B. F. Cody fell between cars in motion at Putnam.
- July 13. W. H. Dorman was struck by switch stand while hanging on to side of car at Putnam.
- July 23. James T. Denney had his arm hurt in descending from top of car at Vernon.
- July 24. W. Cypher had his foot crushed while coupling cars at Baltic and was killed.
- July 25. Robert Hendee jumped from train in motion at Hartford.
- July 31. Patrick Barry was found on the track at Scotland; probably struck by previous train.
  - Aug. 2. Samuel McInnis walked off top of car at Willimantic.
- Aug. 3. Fred. O. H. Bowen was struck by coal chute while hanging from side of car at Putnam.
- Aug. 3. Frank Boughton had his fingers hurt while at work on an engine at Hawleyville.
- Aug. 4. E. H. Robbins had his hand injured while coupling cars at Plainville.
- Aug. 7. John Manning was struck by arch of depot at Hartford.
- Aug. 8. D. Williams had his finger hurt while uncoupling cars at East Hartford.
- Aug. 9. Paul Bebow had his leg broken by ties falling on him at Goshen.
- Aug. 14. F. E. Munsell fell and bruised his knee while boarding train at Hartford.
- Aug. 14. Michael Foley fell off hand-car in motion at Rock-ville.
- Aug. 21. Robert Kenney was struck by "Tunnel" while riding on top of car at Hartford.

Aug. 30. Philip Ryan, running on track at East Hartford, fell, striking hand on split switch.

Aug. 30. Richard McCue jumped from train in motion at Hartford.

Aug. 31. J. W. Sweeney had his hand injured while coupling cars at Williamntic.

Sept. 4. William McElvain had his finger hurt in pulling pin at Bolton.

Sept. 9. George Sullivan was struck by train while sitting on the track at New Britain.

Sept. 11. F. I. Pillsbury fell off from car at Willimantic.

Sept. 11. Train derailed at Jewett City by a misplaced switch and fifteen passengers and two employees hurt, none seriously.

Sept. 16. H. H. Savage slipped on the ground at Manchester and fell between the cars, but was not run over.

Sept. 27. E. E. Potter was hit in the head by the lever of the tender scoop at Putnam.

Sept. 27. Martin Walsh sprained his wrist in letting off a brake at Williamntic.

Sept. 30. John O'Connor had his finger caught between dead woods while making coupling at Waterbury.

#### SUMMARY OF ACCIDENTS.

	From caus party's		From caus party's		Tot	als.
	Killed.	Injured.	Killed. Injured.		Killed.	Injured.
Passengers,				16		16
Employees,	5	62	1	6	6	68
Others, .	8	15			8	15
Total, -	13	77	1	22	14	99

#### OFFICERS.

President, GHARLES P. CLARK, Newton, Mass.
Vice-President, WILLIAM T. HART, Boston, Mass.
Secretary, JAMES W. PERKINS, Boston, Mass.
Treasurer, GEORGE B. PHIPPEN, Boston, Mass.
General Superintendent, WM. H. TURNER, Hyde Park, Mass.
Division Superintendents,—

E. G. ALLEN, Boston, Mass.

E. HOLBROOK, Hartford, Conn.

L. W. PALMER, Providence, R. I.

C. H. PLATT, Fishkill-on-Hudson, N. Y.

E. H. TUCKER, Needham, Mass.

Auditor, HIRAM M. KOCHERSPERGER, Boston, Mass.

General Ticket Agent, A. C. KENDALL, Boston, Mass.

General Freight Agent, GEORGE H. WILLIAMS, Newton, Mass.

#### BOARD OF DIRECTORS.

WILLIAM T. HART, Boston, Mass. CHARLES P. CLARK, Newton, Mass. Francis L. Higginson, Boston, Mass. EUSTACE C. FITZ, Chelsea, Mass. JESSE METCALF, Providence, R. I. W. F. SAYLES, Pawtucket, R. I. FREDERICK J. KINGSBURY, Waterbury, Conn. GEORGE M. LANDERS, New Britain, Conn. WILLIAM D. BISHOP, Bridgeport, Conn. GEORGE G. HAVEN, New York, N. Y. C. W. AMORY, Boston, Mass. Russell Sage, New York, N. Y. George M. Rice, Worcester, Mass. ROBERT C. MARTIN, New York, N. Y. CHESTER GRISWOLD, New York, N. Y. STANTON BLAKE, Boston, Mass. WILLIAM B. DINSMORE, New York, N. Y. A. J. LEITH, New York, N. Y. WILLIAM A. TOWER, Boston, Mass.

> Attest, CHARLES P. CLARK, President. Attest, GEORGE B. PHIPPEN, Treasurer.

STATE OF MASSACHUSETTS, COUNTY OF SUFFOLK. BOSTON, November 9, 1886.

Then personally appeared Charles P. Clark, President, and George B. Phippen, Treasurer, of the New York & New England Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JAMES W. PERKINS,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW YORK & NEW ENGLAND RAILROAD COMPANY,
Boston, Massachusetts.

## NEW YORK, NEW HAVEN & HARTFORD RAILROAD.

Return of the New York, New Haven & Hartford Railroad Company, for the year ending September 30, 1886.

#### EARNINGS AND EXPENSES.

#### STATEMENT OF GROSS EARNINGS.

From passenger transportation,

For oil and waste, for lubrication, -

- \$4,225,698.20

37,813.61

1 0	1	,			71	, ,
From freight to	ransportatio	n,	•	•	•	2,795,240.72
From United S	states mails,			-		174,184.75
From express,	-	-	•			250,663.34
From rents,	•	•		•	-	111,448.04
From extra bag	ggage,		۰			26,502.72
From interest,		-	• .	-		18,208.64
Total gr	oss earning	gs,	-	•	- \$	57,601,946 41
	STATEMENT	OF OPER	ATING	EXPENSE	s.	
For repairs of a	road-bed an	d track,	-	-	-	\$673,032.98
For repairs of l	bridges,		-	•	•	183,893.33
For repairs of i	fences,			-	•	28,469.35
For repairs of h	ouildings ar	d fixtur	es,		-	193,770.92
For repairs of l	ocomotives	, -				179,647.10
For repairs of o	ears, -	-	-	•	-	543,923.73
For repairs of	machinery	and tools	3,	•	-	42,569.90
For salaries and	d labor not	included	l above,	, •		1,289,997.19
For fuel for loc	comotives ar	nd cars,	_			
105,852	tons of coa	ıl,	• \$3	32,068.7	2	
Old ties,		•		3,307.4	8	335,376.20
For fuel for sta	tions and s	hops, —				
3,001 to	ns of coal,	-		•	-	10,915.37

For damages, losses, and gratuities	:			
To persons,	-	\$20,323	3 29	
To property, -		26,455		46,778.54
For insurance,				182.78
For rents of other roads,—				
Rent of Shore Line Railway	v.	_	_	\$100,000.00
Rent of Boston & New Yo		r Line F	Rail-	* /
road,	_	-	-	146,730.00
Rent of Stamford & New C	lanaai	n Railro	ad.	4,000.00
The payments to the New				,
Railroad for its share of rec				
pany (which are not includ				
receipts of this company) w				
and the amount paid for				
River & Portchester Rai	lroad	(which	ı is	
charged in interest account)	was \$	170,000	.00.	
For other operating expenses,—				
Car service,	-		-	\$95,203.39
Water supply, -	-	•	-	25,207.40
Office expenses, -	-	-	-	4,798.24
Contingent,	•	-	-	16,507.32
Advertising, -	-	•	-	4,589.22
Printing and stationery,	•	-	-	22,152.72
Rent of Grand Central De	pot a	nd grou	$\operatorname{inds}$	
connected therewith,	-	-	•	157,205.35
Rent of other depots and g	round	ds, -	-	34,941.31
Legal expenses, -	-	•	-	13,671.28
Horse Haulage, -	-	-	- •	7,527.00
Barge expenses, -	-	-	-	154,706.05
Dock expenses, -	-	-	-	97,647.29
Passenger station expenses,	-	-	-	236,424.29
Freight station expenses,	-	-	-	224,078.02
Total operating expenses,				\$4,911,759.88
Net earnings, -	-			\$2,690,186.53

#### TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF THE COSTS OF BETTERMENTS CHARGED TO OPERATING . EXPENSES ACCOUNTS.

Land	for sundry side tra	icks,—			
	Stamford, -	-		\$3,000.00	
	New Haven, -		-	14,316.00	
	Branford, -		-	1,750.00	
	Old Saybrook,	-		860.00	
	Middletown, -	-	-	300.00	,
	Windsor Locks,	-	-	200.00	
	Enfield, -	•	-	150.40	
	Such proportion of	f cost of	$13\frac{1}{2}$		
	miles stone ba	llast as	is a		
	betterment, est			65,938.55	
	Widening road	- bed,	new		
	docks, etc., Bri			37,832.17	
	Retaining wall bet				
	street and How	vard ave	enue,		
	New Haven,	-	•	4,571.35	
	Retaining wall in				
	. Cedar street a		ward		
	avenue, New H	aven,	-	469.20	
	Charged to repair	s of roa	dway,		\$129,396.67
Cost	of new buildings,-		• ,		
	New London depe	ot, -	-	7,556.00	
	Windsor Locks de	epot,	-	2,949.26	
	Turnerville depot,	-		3,807.19	
	Turnerville freigh	t house,		573.73	
	Coal trestle at Ne	w Have	n, -	3,747.68	
	Concrete walk at	New H	aven		
	passenger depot	;, -	-	3,962.22	
	Charged to repairs	s of bui	ldings.		22,596.08
Propo	rtion of cost of new				,
	Pelham Bay, -	-	-	\$7,979.60	
	Westport, -	-		13,221.99	
	West Haven, -			3,265.76	
	Fair Haven, -	-		923.33	
	·			101.00	
	Niantic draw, •	•	-	464.83	

1887.] NEW YORK, NEW HAVEN & HA	RTFORD RAII	LROAD. 227
Middletown branch,	141.51	
New Britain branch, -	78.17	
Wilson's,	99.33	
Charged to repairs of bridges,		26,174.52
Cost of signals,—		·
Interlocking signals, crossing		
north of Hartford,	1,125.00	
Signals and apparatus for H.		
& C. V. R. R. Junction, -	1,016.00	
Drawbridge signals,—		
Bridgeport,	2,500.00	
South Norwalk,	2,500.00	
Charged to signals,		\$7,141.00
Bills and accounts receivable at date of From gross earnings, as stated, - Land in New York sold, Increase in accounts payable, -		7,601,946.41 9,982.38 31,423.74
Total,	- 5	\$10,207,155.71
STATEMENT OF TOTAL EX	PENDITURES.	
For operating expenses, as stated, -		\$4,911,759.88
For taxes,		306,946.14
For interest,		250,000.00
For dividends (number, two; rate per ce		
Date when paid, January 2d and July	1st.	07 001 05
Four-tracking road,		95,391.35
Increase in materials and supplies, -	•	3,120.14
Bills and accounts receivable this date,		1,464,028.19
Cash on hand to balance,	•	1,625,910.01
Total,		- Rage

#### GENERAL BALANCE-SHEET.

		Asse	ets.			
Construction accor	unt,	-		-	-\$13,056,686	3.24
Equipment, -		-		•	- 2,479,326	3.35
Real estate, -	-	•			- 871,026	3.28
Docks and wharve	es,	-		-	- 128,688	3.31
New construction,		-	-	-	- 229,009	9.90
*Sinking fund,	•	•	•	•	- 1,184,257	.55
Materials and sup	plies,	-	•	-	- 366,170	.36
Due from agents,	.•	-	-	-	- 123,045	.09
Due from connect	ing road	ls,		•	· 134,163	3.26
Advances to Harl	em River	r & Port	Cheste	r R. R.,	- 17,009	.84
Stock of Harlem	River &	Port Ch	ester Ra	ailroad,	42,160	0.00
Stock of New Yo	rk Trans	fer Co.,	-	-	- 1,600	0.00
Stock, etc., of H.	& C. V.	and C.	V. Railı	roads,	- 972,050	0.00
Bills receivable,	•	-	-	-	- 174,000	0.00
Cash, -	-	-		-	- 1,625,910	0.01
Total,	-				-\$21,405,103	3.19

\*The income of the Sinking Fund during the last fiscal year has amounted to \$87,046.78, but as the depression in the market value of some of the securities, mentioned last year, still continues, it has been deemed best by the committee in charge of that fund not to increase the nominal or reported value this year. It stands, therefore, in this year's report at the same valuation as it did last. The detailed statement is as follows, viz.:

\$29,200 certificates Hartford & Conn. Valley Railroad,	•	\$31,169.00
Stock Conn. & Pass. Railroad,	-	25,000.00
4,994 shares Vermont Valley Railroad,	-	242,320.00
998 shares Stamford & New Canaan Railroad,	-	99,877.46
375 shares New England Transfer Co.,	-	37,500.00
670 shares Boston & New York Air Line Railroad, -	-	54,690.00
12,298 shares New Haven & Northampton Co.,	-	297,385.86
\$283,000 bonds New Haven & Northampton Co.,	-	283,000.00
\$25,000 bonds New Haven & Northampton Co.,	-	26,125.00
2 notes White Mountain Railroad,	-	6,667.00
2 notes Hartford & New York Transportation Co., -	-	50,000.00
2 (\$5,000) bonds Harlem River & Port Chester Railroad,	-	13,300.00
3 (\$1,000) bonds, second mortgage, H. R. & Pt. C. Railroa	d,	3,037.50
15 (\$1,000) bonds New York & New England Railroad,	-	13,918.10
Cash,	-	276.63
Total,	- 8	\$1,184,257.55

#### Liabilities.

Capital stock,	-	-	-	-	-\$15,500,000.00
Bonds, -	-	-	-	•	- 2,000,000.00
Accounts payable	, -	. •	-	-	- 615,021.13
Interest unpaid,	-	-	-	-	- 26,666.67
Contingent accou	ınt,	-	-	-	- 236,989.18
Profit and loss,	-	-	-	-	- 3,026,426.21
Total,	-	•	-	٠.	-\$21,405,103.19

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE SHEET.

Bonds guaranteed by this company,-

Issued by the Harlem River & Port Chester

Railroad Co., - - - \$3,000,000,00

#### GENERAL INFORMATION.

#### CAPITAL STOCK.

Capital stock authorized by charter,	-\$15,500,000.00
Capital stock authorized by vote of Company,	- 15,500,000.00
Capital stock issued, viz.:	
155,000 full shares of \$100 each, -	- 15,500,000.00
Stock issued for stock of New York & New Have	en
and Hartford & New Haven Railroads,	- 15,500,000.00
Amount of stock held in Connecticut, -	- 6,782,900.00
Number of stockholders residing in Connecticut,	- 1.995
Whole number of stockholders,	- 3,586

BONDS OR UNFUNDED DEBT.
First mortgage, due 1903; rate of interest,4 per
cent., \$2,000,000.00
Interest paid to October 1, 1886.
Bonds issued by the Harlem River & Port Chester
Railroad Co., guaranteed principal and interest
by this company.
THE STATE OF THE S

First mortgage bonds, due 1903; interest, 7 per cent., - - - 1,000,000.00

First mortgage bonds, due 1903; interest 6 per cent., Second mortgage bonds, due 1911; interest 4 per cent., Interest paid to October 1, 1886.	\$1,000,000.00
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were opened for use, viz.:  From New Haven to Hartford, Dec. 14, 1839; Hartford to Springfield, Dec. 19,	
1844; New York to New Haven, Dec. 27,	
1848; Middletown Railroad, 1850; New	
Britain Railroad, January, 1865; Suffield	
Branch, November, 1870; Middletown and New Britain Railroads merged with	
Hartford & New Haven Railroad Aug. 19,	
1866, and the whole road was opened Oct.	
1, 1872, as the New York, New Haven &	
Hartford Railroad; Shore Line Railway	
included Oct. 1, 1881; Boston & New York	
Air Line Railroad included Oct. 1, 1882;	
Stamford & New Canaan Railroad, Oct. 1, 1883.	
Length of main line from Harlem Railroad Junc-	
tion, N. Y., to Springfield, Mass., New Haven	

Hougen of main time from Harron	1 LUCILL	· Outo	counc	
tion, N. Y., to Springfield, M.	ass., Ne	ew	Haven	
to New London, and New 1	Haven	to	Willi-	4
mantic, Conn.,	-	-		224.17m.
Same in Connecticut,	-	-	•	204.25m.
Length of branches and names,—				
Harlem River to New Rock	nelle,	-	•	11.80m.
Berlin to New Britain,	-	-		3m.
Berlin to Middletown,	-	-	· •	10m.
Windsor Locks to Suffield,	-	-		4.50m.
Colchester to Turnerville,	-	-	-	3.59m.
Stamford to New Canaan,		-	-	8.30m.
Length of all branches, -	-	-	-	41.19m.
Same in Connecticut,	-	-		29.39m.

Length of road (main line and br	anches)	owned	l by	
the company,	• ′	-		140 70m.
Same in Connecticut,		-		120.78m.
Length of double-track road (in r	nain lir	ie, 123.	20;	
in branches, 11.80),			-	135m.
Same in Connecticut,	-	-	-	103.28m.
Length of sidings, or other tra	cks no	t inclu	ded	
above, -			-	119.244m.
Same in Connecticut,	-	-	-	96.388m.
Length of track of road, include	ing bra	nches	and	
sidings, in single track miles,	, .	-	-	519.604m.
Same in Connecticut,	-	•	-	433.308m.
Length of track laid with steel	rails (	weight	per	
yard, 60 and 70 lbs.), -		•	•	388.989m.
Same in Connecticut,	•	-	-	325.519m.
Miles of track laid with steel rail	s durir	g the y	rear	
(number of tons, 153.5; wei				
lbs.; cost, \$28,000.00), (all i				1.395m.
Number of new ties put in track				
(cost, \$87,041.95),	-	•	-	187,187
Same in Connecticut,	-	-	•	162,267
Aggregate length of wooden brid	ges, in	feet,	-	35,244
Same in Connecticut,	•	•	-	23,137
Number of spans of 25 feet or ov	er,		_	74
Same in Connecticut,	-	-	-	54
Aggregate length of iron bridges.	, in fee	t, -	_	11,869
Same in Connecticut,		_	-	11,492
Number of spans of 25 feet or ov	er,		-	87
Same in Connecticut,	•		-	84
Aggregate length of stone arch b	oridges,	in feet	j, -	2,177
Same in Connecticut,			-	1,665
Number of highway crossings ov	er the	track,	-	85
Same in Connecticut,		- 1	-	71
Number of highway crossings und	der the	track,	-	46
Same in Connecticut,	-	• 1	-	34
Number of highway crossings at	grade,	-	-	378
Same in Connecticut,	-			337
Number of highway crossings at	grade,	with ga	ites,	69
Same in Connecticut,	<b>.</b>			54

232	RAILROAD CO	MMISSIC	NERS'	REPORT		[Jan.,
Number of h	ighway crossing	rs at g	rade. w	ith flag	-	
men, -	"	•	,	-	_	4
Same i	n Connecticut,	-		-	-	3
Number of h	ighway crossin	gs at g	rade, w	ith elec	;-	
tric signa		-		•	-	14
	n Connecticut,				-	13
	ailroads crossed	i at gra	ide, and	d name	S	4
of each,	n Commontions	-		-	-	$\frac{4}{3}$
	n Connecticut, forris Branch of	· Now Y	Vorle le	- Harlon	•	Э
	road, Housate					
	k & New Er					
	ford & Connec					
	i, and length o					
	ompany under l					
	Line Railway,					
	don, Conn., -					ed above.
	n River & Port					
	River to New 1					ed above.
	& New York			Have		1 1
	Villimantic, Cor		o . 21			ed above.
	ord & New Ca to New Canaa			•		ed above.
	roads operated					265.36m.
	n Connecticut,	by this	compa	y,		233.64m.
	ations on main	line		-		50
	n Connecticut,	-		•		37
	tations on brai	ches (	all in	Connec	-	
ticut), -		-			-	10
Number of sta	ations on leased	lines, -		•	-	52
Same i	n Connecticut,	-		•	-	41
	E	QUIPMEN	NT.			
Number of lo	ocomotives (no	t includ	ling sv	witching	y.	
engines),	. `.			- 109	owned,	7 leased.
	ht of same, in	cluding	tende	r, water	,	
and fuel,					-	65 tons.
	vitching engine	•			•	16
	ssenger cars, -					7 leased.
Number of ba	ggage and mai	l cars, -		91	owned,	4 leased.

4,973,243

2,376,195

.02

4,119

139,175,052

Number of merchandise cars, - 1,813 owned, 92 leased.
Number of coal, gravel, and other cars, - 955 owned, 60 leased.
Number of locomotives equipped with train
brakes, 84 owned, 5 leased.
Number of cars equipped with train brakes, 378 owned, 10 leased.
Name of brake, Westinghouse.
Number of passenger train cars with patent plat-
form, buffer, and coupler, - 368 owned, 11 leased.
Name of patent, Miller & Janney.
FARES, FREIGHT, ETC.
Average rate per mile received from passengers on
Average rate per mile received from passengers on roads operated by this company, excluding
roads operated by this company, excluding
roads operated by this company, excluding season ticket passengers,0231
roads operated by this company, excluding season ticket passengers,0231  Average rate per mile for season ticket passengers,
roads operated by this company, excluding season ticket passengers,
roads operated by this company, excluding season ticket passengers,0231  A verage rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, .0057  Average rate of fare per mile from all passengers, .0192
roads operated by this company, excluding season ticket passengers,0231  A verage rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers, .0192  Total number of passengers carried, 8,267,310
roads operated by this company, excluding season ticket passengers,0231  Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,  Average rate of fare per mile from all passengers, Total number of passengers carried, 8,267,310  Passenger mileage, or passengers carried one mile, 226,162,644

#### ACCIDENTS.

#### STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

Total miles run,

including officers,

Total number of tons of freight carried, -

Freight mileage, or tons carried one mile, -

Average rate of freight per ton per mile, -

Average number of men employed in operating road,

Oct. 12. F. E. Lyman, brakeman on freight train leaving New Haven at 10.54 P. M., was struck and slightly injured by first overhead bridge west of Stamford Station.

Oct. 13. Martin McDonald was found alongside of track near elevator, Bridgeport, struck by train unknown, and died from injuries received.

- Oct. 16. Mrs. Mary T. Knight fell from train leaving Springfield at 11.50 a. m., at Enfield bridge, and was badly injured.
- Oct. 19. Patrick Shea was struck by train leaving New Haven at 11.05 A. M., near crossing south of freight house, Thompsonville, and fatally injured.
- Oct. 20. An Italian, name unknown, was struck and severely injured while at work on stone ballast near Milford station, by train leaving New Haven at 10.40 A.M.
- Oct. 26. Herbert Kemp, brakeman, had thumb crushed while coupling cars in yard at Belle Dock, New Haven.
- Nov. 1. James McDermott, while on duty in Water street freight yard, New Haven, was struck and severely injured by dump-car attached to switch engine. Time, 11.40 p. m.
- Nov. 2. Theodore McPherson, brakeman on train leaving New Haven 9.10 p. m., was struck and killed by over-head bridge at West Haven.
- Nov. 2. Albert B. Gillett, jumped from door of baggage car, train leaving Springfield 5.45 A. M., and broke bone of right ankle.
- Nov. 6. William Norris fell from train leaving New Haven 6.26 P. M., when near old depot, New Haven, and was badly injured.
  - Nov. 7. Jerry Dooley, found dead beside track at Middletown.
- Nov. 11. E. Lines was struck and killed at second crossing west of Woodmont station, by train leaving New Haven at 5 p. m.
- Nov. 11. Miss Dora Allen was struck and slightly injured by train leaving New Haven at 5.40 p. m., while walking on track near South Norwalk station.
- Nov. 12. George Brigham, brakeman, was caught between car and platform in yard at Belle Dock, New Haven, and fatally injured.
- Nov. 12. John Kenney, brakeman on train leaving New Haven at 7.15 A. M, while coupling at Meriden was slightly injured.
- Nov. 18. Nelson Connors, brakeman on train leaving New Haven 7.15 A. M., had two fingers injured while coupling cars at Glenbrook.
- Nov. 21. W. Draves was struck and killed by train leaving New York 12.01 P. M., west of South Norwalk station.
- Nov. 24. R. Hynes, brakeman on freight train leaving New Haven 1.35 A. M., was struck and bruised by over head bridge at Green's Farms.

- Dec. 3. J. Kelly, brakeman on train leaving New Haven 7 A. M, while coupling cars at Bridgeport had three fingers injured.
- Dec. 8. An unknown man found dead at east end of Greenwich station. Train not known.
- Dec. 9. William Flannery, brakeman on train leaving Hartford 4 24 P. M., while coupling at Berlin had hand injured.
- Dec. 11. John Maurice found dead at New London. Train unknown.
- Dec. 21. Henry T. Ashton, brakeman in yard at Middletown, had one finger on left hand smashed while coupling cars.
- Dec. 22. George Burnham, brakeman in yard at Meriden, had two fingers crushed while coupling cars.
- Dec. 23. Carl Dreyer threw himself in front of train leaving Springfield 11.45 A. M., at Meriden, and was killed.
- Dec. 24. J. Maguire was struck and fatally injured by gravel train (5.35 P. M.), while walking on track between Darien and Noroton.
- Dec. 25. James Saunders jumped from train leaving New Haven 5.40 p. m., at East Norwalk, and was slightly injured.
- Dec. 25. Patrick Curran, struck and fatally injured by train leaving Springfield 5.50 A. M., at North Haven.
- Dec. 28. Mary Riley jumped from train leaving New York at 4 P. M., at New Haven, and was very slightly injured.
- Dec. 30. Joseph Hyde, in jumping from train leaving New Haven, 2.30 A. M., at Meriden, was thrown down and injured. 1886.
- Jan. 1. William Hass jumped from train leaving Springfield 11.50 A. M., at Yalesville, and was severely injured.
- Jan. 5. Michael Murphy, brakeman on train leaving New Haven 4.40 A. M., had thumb smashed in pulling pin.
- Jan. 6. O. Comisky, brakeman on train leaving Harlem River 2.49 A. M., while coupling cars at Bridgeport was slightly injured.
- Jan. 8. John Peturn was struck and slightly injured by train leaving New York 5.10 p. m., near Noroton station.
- Jan. 15. George Tourtellott, brakeman in yard at Middletown, lost end of finger while coupling cars.
- Jan. 18. Thomas Cronen, fireman on train leaving New Haven 6 52 A. M., was thrown from tender while train was being made up.
  - Jan. 23. Thomas Evans, brakeman on train leaving Harlem

River 7.30 P. M., had left arm broken by iron work on draw-bridge, Bridgeport.

Jan. 23. William Snow, brakeman on train leaving New Haven 8.19 P. M., fell from car near Warehouse Point station and was slightly injured.

Jan. 25. Charles A. Anderson was struck by train leaving Berlin, 12.43 P. M., at New Britain, and was fatally injured.

Jan. 28. T. Bane, brakeman on train leaving New Haven 6.40 A. M., was slightly injured by arm of tell-tale at over-head bridge, East Bridgeport.

Jan. 28. Michael Gallagher, brakeman on train leaving New Haven 5.50 p. m., fell from train and was slightly injured.

Feb. 1. John Kenney, brakeman on train leaving New Haven 7.30 A. M, fell between the cars and was fatally injured.

Feb. 1. An unknown man was killed by train leaving Springfield 11.45 A. M., at New Haven.

Feb. 8. Thomas McLaughlin, brakeman on train leaving New London 1.30 A. M., crushed his foot while coupling cars.

Feb. 15. John Feeney, brakeman on train leaving New Haven 7 A. M., was slightly injured while switching cars at South Norwalk.

Feb. 19. George H. Chapman, while playing by the track at Saybrook, was killed by train leaving New Haven 8.20 A. M.

Feb. 19. An unknown man threw himself in front of train leaving New Haven 11.38 A. M, near Cedar Hill bridge, and was killed.

Feb. 20. Owen M. Travers fell from train leaving Springfield 9.25 A. M., at Windsor Locks, and was fatally injured.

Feb. 22. W. Rathburn, brakeman on train leaving Harlem River 6.50 A. M., fell through highway bridge at Greenwich and was slightly injured.

Feb. 23. Victor Magunsson, in attempting to steal a ride on train leaving Harlem River 10.50 p. m., had right foot crushed.

Feb. 24. C. E. Clark, in jumping from train leaving Spring-field 4.30 p. m., at New Haven, was fatally injured.

March 5. Frances Haley fell from train leaving Harlem River 12.01 A. M. at Bridgeport, but escaped injuries.

March 7. Chas. Pierson was fatally injured by train leaving New Haven 6.30 p. m., at Norwalk.

March 16. M. Quinn, employee, was killed at Cedar Hill by train leaving Willimantic 5.30 A. M.

March 18. Chas. Fowler, employee, was killed at East River by train leaving New Haven 10 p. m.

March 18. A boy was struck by train leaving New Haven 7 P. M. at Bridgeport, but boy was not found, and injuries not ascertained.

March 25. F. Fried was found dead near track at South Norwalk, 10.30 p. m., train not known.

March 26. Edward Joslyn, brakeman on train leaving Springfield 12.30 p. m., was slightly injured at Windsor Locks while coupling cars.

March 28. Martin McLaughlin in jumping from train leaving Harlem River 10.39 A. M. at Darien, was killed.

April 1. Chas. Brotherton, brakeman, was fatally injured by falling from train leaving Harlem River 1.12 p.m., at New Haven.

April 2. John Cushman was killed by train leaving New Haven 5.05 p. m., at Lyman Viaduct.

April 6. Milo Hunt was slightly injured by cars being switched at Hartford.

April 15. John Ita was fatally injured at Woodmont by train leaving New Haven 7 p. m.

April 19. An unknown man was killed by train leaving New Haven 7.30 A. M., near Darien.

April 21. Edward Nugent had foot injured by train leaving New Haven 8.05 A. M. at Wallingford.

April 23. Geo. Vosusky, employee, was killed by train leaving New York 5.01 a. m., at Stratford.

April 29. Mary Reed, in attempting to get on train leaving New Haven 4.10 p. m., when in motion, was severely bruised.

April 30. August Machalouski and daughter were killed by train leaving New York 5.01 A. M., at Bridgeport.

May 1. Patrick Costello, had fingers on left hand crushed by train leaving New Haven 8.18 p. m., at Meriden.

May 3. Benjamin Strong was killed by train leaving Willimantic at 6.30 A. M., at East Hampton.

May 10. An unknown man jumped from train leaving New York 4.46 P. M., at Woodmont, and was slightly injured.

May 11. John Kelly, brakeman on train leaving New Haven 12.01 A. M., fell from train at Westport and was killed.

May 14. Fred. Greeley, conductor on train leaving New Haven 10.38 A. M, was killed by overhead bridge at Meriden.

May 15. Thos. Calvert jumped from train leaving New Haven 10.28 A. M. at Meriden, and was severely bruised.

May 16. Patrick Sullivan fell from train leaving Middletown 4 P. M., at Cobalt, and was slightly scratched.

May 22. John Mejack was fatally injured by train leaving New Haven 6.26 P. M., at North Haven.

May 22. Jas. Eastwood, brakeman on train leaving Harlem River 11.35 A. M., was severely injured by cross-piece on South Norwalk draw-bridge.

May 25. E. Holly, brakeman on train leaving Harlem River 10.35 A. M., was slightly injured, while coupling cars at Bridgeport.

May 25. W. S. Fox jumped from train leaving New York 4.01 P. M., at Bridgeport, and was slightly injured.

June 2. John Murphy was severely injured by train leaving New York 11.01 A. M., at New Haven.

June 5. An unknown man jumped from train leaving New York 3.03 P. M., near Sound Beach, and was severely injured.

June 10. Michael Keefe was struck by train leaving Harlem River 6.05 p. m., at Bridgeport, but escaped injury.

June 16. Geo. Hart, brakeman on train leaving New York 6.14 P. M, while coupling cars at Bridgeport was slightly injured.

June 22. Patrick Riley, yard brakeman at Willimantic, while coupling cars was killed.

June 26. James Powers was found dead near track at South Norwalk; train not known.

June 28. John Owens was killed by train leaving New Haven 8.38 F. M., at Darien.

June 28. J. H. Finnegan, brakeman on train leaving New Haven 6.40 A. M., was fatally injured by overhead bridge at Stamford.

July 3. Peter Hoose, foreman of Milford Section, was found dead near track between Milford and Woodmont. Train not known.

July 6. Timothy O'Brien in driving on track at Bridgeport was killed by train leaving New Haven 4 P. M.

July 6. Two unknown men were slightly injured by train leaving New Haven 1.02 A.M., at Meriden.

July 8. Mr. Hepburn and wife, in jumping from train leaving New York 6.46 P. M., at Green Farms, was slightly injured. July 9. Wm. T. Williams, brakeman in yard at Hartford, was slightly injured while coupling cars.

July 9. James Bolton, brakeman on train leaving New Haven 7 a. m., while switching at South Norwalk, was seriously injured.

July 10. Wm. Stevens placed himself in front of train leaving Harlem River 1.10 A. M., at Bridgeport, and was killed.

July 12. Frank E. Singleton, employed at Middletown, was thrown from car and slightly injured.

July 19. Earnest Mechardel was fatally injured by train leaving New Haven 8.10 A. M., at Glenbrook.

July 20. A collision between train leaving New York 11 A.M. and Gravel train resulted as follows:

Laborers N. Quallietto and M. Russo were killed.

Laborer L. Voppo fatally injured.

Engineer Slayback, Fireman T. Moore, and Laborers T. Kennedy, P. Toohey, F. Cocchia, J. Tabac, J. Danks, J. Vetrecin, and L. Giovnin not seriously injured.

July 20. C. Boyd, brakeman on New Canaan branch, while coupling in Stamford yard, had finger injured.

July 21. Joseph Sayne was bruised by train leaving Willimantic 8.43 P. M., at West Chester.

July 27. Wm. Curry was found near track at Elmwood severely injured. Train not known.

July 28. Thomas Flaherty was killed by train leaving New Haven 12.15 A. M., at Berlin.

July 29. Lawrence Mooney jumped from train leaving New Haven 1.40 P. M., near Cedar Hill Bridge, and was badly injured.

Aug. 1. Margaret Watson was seriously injured by train leaving New Haven 6.30 p. at Cos Cob.

Aug. 3. Thomas Cunningham jumped from train leaving Springfield at 2.25 p. m. and was slightly injured.

Aug. 5. John Peatt, brakeman on train leaving New Haven 12.01 P. M., was severely injured while coupling at South Norwalk.

Aug. 6. Willis H. Robins, brakeman on train leaving Hartford 4 A M, fell from train and was killed by train leaving New Haven 3.40 A. M.

Aug. 9. John Hannon was killed by switch train at New Hayen, 2.30 p. m.

- Aug. 10. Frank McGovern had foot crushed by train leaving New London 3.20 A. M., at Branford.
- Aug. 11. Frank Bemis, employee, while coupling cars at Northford, had finger crushed by train leaving Willimantic 5.20 A. M.
- Aug. 12. Frank Schleter was found dead near track between East Norwalk and Westport. Train not known.
- Aug. 13. Mrs. Louisa Reneaw was fatally injured by train leaving New York 9.15 A. M., at Greenwich.
- Aug. 14. Thomas Moore, brakeman in yard at Hartford, fell from car and was slightly injured.
- Aug. 18. An unknown man was fatally injured by train leaving New Haven 4.40 a. m., at Greenwich.
- Aug. 18. William Beardsley, employee, had foot crushed at Middletown by train leaving Williaantic 5.20 A. M.
- Aug. 19. H. J. Munger was killed by train leaving New London at 7.30 A. M. at East River.
- Aug. 24. Joseph Lombard, brakeman on train leaving New Haven  $12.15\,$  A. M, had fingers crushed while coupling cars at Hartford.
- Aug. 29. Gus. Hinz was killed by train leaving New Haven 6.30 P. M, at Southport.
- Aug. 31. James Glenn jumped from train leaving New Haven 2.40 r. m., at Fairfield and was fatally injured.
- Sept. 1. Chas. Jackson, was seriously injured by train leaving Springfield 1.58 p. m., at Haydens.
- Sept. 2. James Lynch was killed by train leaving New Haven at 7 A. M., at Glenbrook.
- Sept. 3. Eddie Lockhart was killed by train leaving Stamford 6.50 p. m., at Springdale.
- Sept. 12. William Lane was killed by train leaving New Haven 11.15 P. M., at Greenwich.
- Sept. 13. Henry Schwab was severely injured by train leaving New Haven 6.40 A. M., at Five Mile River.
- Sept. 23. M. E. Green, brakeman in yard at Hartford, had hand injured while coupling cars.
- Sept. 23. John Hornett was killed by train leaving New Canaan 6.20 P. M., at Stamford.

### OFFICERS.

President, GEO. H. WATROUS, New Haven, Conn. Vice-President, E. M. REED, New Haven, Conn. General Superintendent, O. M. SHEPARD, New Haven, Conn. Secretary, W. D. BISHOP, Jr., Bridgeport, Conn. Treasurer, W. L. SQUIRE, New York, N. Y.

Division
Superintendents. 

W. H. STEVENSON, New York, N. Y.
C. S. DAVIDSON, Hartford, Conn.
W. A. WATERBURY, New Haven, Conn.

Auditor, S. C. FLEETWOOD, New York, N. Y.
Gen. Pass. and Ticket Agent, C. T. HEMPSTEAD, New York, N. Y.
General Freight Agent, CHAS. ROCKWELL, New Haven, Conn.

### BOARD OF DIRECTORS.

GEO. H. WATROUS, New Haven, Conn.
E. M. REED, New Haven, Conn.
WILLIAM D. BISHOP, Bridgeport, Conn.
WILSON G. HUNT, New York, N. Y.
GEO. N. MILLER, New York, N. Y.
A. R. VAN NEST, New York, N. Y.
HENRY C. ROBINSON, Hartford, Conn.
E. H. TROWBRIDGE, New Haven, Conn.
NATHANIEL WHEELER, Bridgeport, Conn.
C. M. POND, Hartford, Conn.
CHARLES P. CLARK, Newton, Mass.
JOSEPH PARK, New York, N. Y.
C. M. DEPEW, New York, N. Y.

Attest, GEO. H. WATROUS, President.
Attest, WILLIAM L. SQUIRE, Treasurer.

STATE OF NEW YORK, COUNTY OF NEW YORK.

November 13, 1886.

Then personally appeared George H. Watrous, President, and William L. Squire, Treasurer, of the New York, New Haven & Hartford Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

A. S. MAY,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

NEW YORK, NEW HAVEN & HARTFORD RAILROAD COMPANY,

GRAND CENTRAL DEPOT, New York, N. Y.

## NEW YORK, PROVIDENCE & BOSTON RAILROAD COMPANY.

Returns of the New York, Providence & Boston Railroad Company, for the year ending September 30, 1886.

## EARNINGS AND EXPENSES.

### STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-		-	\$652,881.69
From freight transportation,		•		508,051.38
From United States mails, -	-	-	-	21,112.88
From express,	-		-	32,477.84
From rents,				19,556.24
From rental of rolling stock,	-	•	-	3,040.23
Total gross earnings,	-	-	-	\$1,237,120.26
STATEMENT OF OPER	RATIN	G EXPEN	ISES.	
For repairs of road-bed and track,	-	-	-	\$101,315.28
For repairs of bridges, -	-	-	-	71,592.93
For repairs of fences, -		• •	-	5,628.99
For repairs of buildings and fixture	res,	•	-	18,765.72
For repairs of locomotives,	-	· <b>-</b>	-	53,759.89
For repairs of cars, -	-	•	-	53,386.84
For repairs of machinery and tool	s,	•	•	5,421.04
For salaries and labor not included	d abo	ve, -	-	261,646.76
For fuel for locomotives and cars,-				
21,280 tons of coal, -	-	\$74,87	3.83	
368 cords of wood, -	-	1,38	1.38	76,255.21
For fuel for stations and shops,—				
703 tons of coal, -	•	•	-	2,812.31
For supplies for stations, passer	nger	trains	and	
freight trains,	•	-	-	6,308.6 <b>5</b>

244	RAILROAD	COMMIS	SSIONER	s' REP	ORT.	[Jan.,
For oil and w	vaste, -				_	\$7,168.50
For illuminat	· ·			-		4,525.48
For damages	0,	gratuiti	ies,—			· ·
To perso		•		\$10,49	5.80	
. To prope	erty, -	-	-	1,67		12,166.81
For land dam	ages, crossin	ng highv	vav at G	reenw	ood,	500.00
For insurance	~		-		_	2,984.95
For car servi	,	. 1	-			11,684.22
For rents, -	· -					8,115.56
For rental of	Pawtuxet V	Valley R	ailroad,			17,663.00
For mainten					over	•
Thames	River,	•	-			75,524.89
For dredging	., -	-	•		-	4,034.44
For legal serv	vices, -	-	-	-	-	4,876.50
For mail serv	rice, -		-	-	-	313.00
For general e	expenses,				-	6,325.24
For advertisi	ng, -	-	•	-		8,361.56
For stationer	y and printi	ng,			-	7,188.29
For maintena	nce of elect	ric signa	als,	-	•	1,356. <b>2</b> 3
Total o	operating ex	penses,	-	-	-	\$829,682.29
Net ea	arnings,	•		-		\$407,437.97
TOTA			FERMENT	'S CHA		
Renewals of	bridges, new	abutm	ents and	renev	ving	
	for wood, cl	0	-		$_{ m dges,}$	\$59,697.98
Renewals of s					-	42,128.93
Renewals of f		d new st	teel drop	s, chái	ged	
to ferry,		-	-	-	-	5,480.17
Renewals of 1					ood,	
	to repairs of				-	7,149.54
Renewal of						
rails, cha	ack,	2,858.13				

· • \$117,314.75

Total,

## STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	\$172,827.61
Bills and accounts receivable at date of last report,	7,623.16
Material and supplies on hand,	113,504.13
From gross earnings, as stated,	1,237,120.26
From four dividends from Providence & Stoning-	
ton Steamship Company,	80,490.00
November 10, 1885; February 10, 1886;	
May 10, 1886; August 10, 1886.	
Total,	\$1,611,565.16
- •	φ1,011,000.10
STATEMENT OF TOTAL EXPENDITURES,	
For operating expenses, as stated,	\$829,682.29
For taxes,	31,364.57
For interest,—	,
N. Y., P. & B. R. R. bonds, • \$82,000.00	
Less interest account, - 1,082.16	80,917.84
For dividends (number, four; rate per cent. 2%), -	240,000.00
Dates when paid,—	223,000,00
November 10, 1885; February 10, 1886; May	
10, 1886; August 10, 1886.	
For 2 new passenger cars, Nos. 46 & 47, \$7,973.56	
Less sale of old boiler,	
engine "Whistler", - \$300.00	
Less sale of old boiler,	
engine "Williams," - 250.00 - 550.00	7,423.56
For new freight cars on account,	495.86
For new engine-house at Stonington (balance of	200.00
account), · · · ·	668.06
For new tank house at Stonington (balance of	
account),	437.97
For second track, Mystic to Noank,	3,918.76
For new engine house at Providence, R. I. (on	-,-
account),	6,029.67
For new interlocking switches at Stonington Junc-	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
tion,	2,469.11
For new station at Grants,	247.66
For improvement at Clyde (on account), -	3,077.81
- '	

246	RAILROAD	COMMIS	SSIONER	s' RE	PORT.	[Jan.,
For land at Cly	7de	-	-			\$350.00
For improveme		ris,				390.40
For improveme			j	-		459.50
For new siding			_			758.92
Bills and accou			date,	_		106,545.40
Materials and s			-	-		94,307.04
Cash on hand t			-	-		202,020.74
Total,	-		-	-		\$1,611,565.16
	GENERA			E-SHI	EET.	,
		Ass	sets.			
Cost of road ar	nd equipme	ent,	-	-		\$3,276,954.95
Extension road	, New Lor	don to	Stoning	ton,		481,778.84
Ferry boats "T	hames Riv	ver" and	d "Grot	on,"	-	157,140.01
Warwick Brane			-			68,820.98
Pontiac Branch	Railroad,	•	•	-	-	69,780.00
Real estate, •	-			-	•	40,136.90
Pawtuxet Valle	ey Railroad	d (const	ruction	accou	nt), -	5,236.63
Harbor Junctio	n Wharf,	•	• .	-	-	66,046.25
Wagner drawin	ng-room an	nd sleep	ing cars	, -		32,659.68
Pintsch Gas W	orks,		-	-		14,887.71
Stock in Provid	lence & St	oningto	n Steam	ship	Co., -	804,900.00
Stock in Narras					-	15,000.00
Stock in Wood	River Bra	nch Rai	lroad C	o.,	-	20,000.00
Material and su	pplies on l	hand,	•			94,307.04
Accounts receiv	able,	•	-	-		106,545.40
Cash on hand,				÷		202,020.74
Total,				-	•	\$5,456,215.13
	49	Liabi	lities			
Capital stock,				_		\$3,000,000.00
Bonds of 1869,	due in 189	9. secur	ed by a	mort	gage	<i>w-y</i>
on road be						1,000,000.00
Bonds of 1881,						, ,
on road bet						300,000.00
Profit and loss,		-	-		-	1,156,215.13
Total,	.•				-	\$5,456,215.13

PRESENT OR CONTINGENT LIABILITIES NOT INCLUDED IN BALANCE-SHEET,

Bonds guaranteed by this company, or a lien on its road, P. V. R. R. bonds,

\$160,000.00

### GENERAL INFORMATION.

### CAPITAL STOCK.

Capital stock authorized by charter,	-	\$4,000,000.00
Capital stock authorized by vote of Company,	-	4,000,000.00
Capital stock issued, viz.:		
30,000 full shares \$100 each, -	•	3,000,000.00
Stock issued for cash,	-	3,000,000.00
Amount of stock held in Connecticut, -	-	90,800.00
Number of stockholders residing in Connecticut,	-	23
Whole number of stockholders,		663

Whole number of stockholders,	000
BONDS OR UNFUNDED DEBT.	
DONDS OR UNITERBED DEDI.	
First mortgage, due 1899; rate of interest, 7 per	
cent.; interest paid to July 1, 1886, -	\$1,000,000.00
First mortgage, due 1901; rate of interest, 4 per	
cent.; interest paid to April 1, 1886, -	300,000.00
Pawtuxet Valley Railroad bonds, viz. (guaranteed	
by N. Y., P. & B. R. R. Co.):	
First mortgage, due 1893; rate of interest	
7 per cent.; interest paid to July 1, 1886,	100,000.00
First mortgage on road Pontiac to River	
Point, and second mortgage on road be-	
tween River Point and Hope, due in 1900;	
rate of interest, 6 per cent.; interest paid	
to April 1, 1886,	60,000.00

### DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Stonington, Conn., to Providence, R. I., November 10, 1837.

From Stonington, Conn., to Groton, Conn., with ferry to New London, December 1, T858.

248 RAILROAD COMMISSIONERS' REPORT.	[Jan.,
Length of main line from Groton, Conn., to Prov-	
idence, R. I.,	62.50m.
Same in Connecticut,	17.00m.
Length of branches and names, from Auburn, R. I.,	
to Buttonwoods, R. I. (Warwick Branch),	9.90m.
Length of Pontiac Branch; Auburn, R. I., to	
Pontiac, R. I.,	4.69m.
Length of all branches,	14.59m.
Length of road (main line and branches) owned by	
the Company,	77.09m.
Same in Connecticut,	17.00m.
Length of double track road (in main line),	53.29m.
Same in Connecticut,	9.29m.
Length of sidings, or other tracks not included	
above,	15.74m.
Same in Connecticut,	5.45m.
Length of track of road, including branches and	
sidings, in single track miles,	146.12m.
Same in Connecticut,	31.74m.
Length of track laid with steel rails (weight per	
yard, 60 and 72 lbs.),	134.29m.
Same in Connecticut,	28.29m.
Weight per yard of iron rails in main line, 60 lbs.;	
in branches, 50, 56, 60 lbs.	
Miles of track laid with steel rails during the year	
(No. of tons $27\frac{1}{3}$ ; weight per yard, 60 lbs.; cost,	
\$30.00),	.29m.
Number of new ties put in track during the year	10 500
(cost, \$16,971.85),	42,573
Same in Connecticut,	11,146
Aggregate length of wooden bridges, in feet,	2,470.40
Same in Connecticut,	1,309.75 $20$
Number of spans of 25 feet or over.  Same in Connecticut,	10
Aggregate length of iron bridges, in feet, -	582.75
Same in Connecticut,	100.75
Number of spans of 25 feet or over,	7
Same in Connecticut,	í
Aggregate length of stone arch bridges, in feet,	350
1188108 and long an or stone aron oringes, in feet,	330

1887.] NEW YORK, PROVIDENCE & BOSTON RAILR	OAD. 249
Number of highway crossings over the track,	25
Same in Connecticut,	2
Number of highway crossings under the track, .	8
Same in Connecticut,	2
Number of highway crossings at grade,	45
Same in Connecticut,	17
Number of highway crossings at grade with gates,	12
Same in Connecticut,	5
Number of highway crossing at grade with flagmen,	12
Same in Connecticut,	4
Number of highway crossings at grade with elec-	
tric signals,	6
Same in Connecticut,	3
Name, termini, and length of each road operated	
by this Company under lease or contract.	
Pawtuxet Valley Railroad; Hope, R. I., to	
Pontiac, R. I.,	5.67m.
Length of all roads operated by this Company,	65.76m.
Same in Connecticut,	17.00m.
Number of stations on main line,	-28
Same in Connecticut,	8
Number of stations on branches,	18
Number of stations on leased lines,	9
Trained of common of reason into,	
EQUIPMENT.	
Number of locomotives (not including switching	
engines),	30
Average weight of same, including tender, water,	30
and fuel,	61 tons.
Number of switching engines,	2
Number of passenger cars,	47
Number of passenger cars,  Number of baggage and mail cars,  -	11
	3
Number of baggage flats for steamboat train,	
Number of merchandise cars,	163
Number of coal, gravel, and other cars,	234
Number of locomotives equipped with train brakes,	28
Number of cars equipped with train brakes,	72
·	Westinghouse.
Number of passenger train cars with patent plat-	
form, buffer, and coupler,	61

250	RAILROAD	COMMISSIO	NERS' I	REPORT.	[Jan.,
Name of pate	ent, -				Miller.
Proportion of	10 boat lin	e passenger	cars.		
Proportion of	1 boat line	baggage ca	ar.		
Proportion of	2 boat line	baggage fla	ats.		
Proportion of	8 Shore L	ine sleeping	cars.		
Proportion of	16 Shore J	Line drawin	g-room	cars.	
Proportion of	22 Shore I	Line Passen	gers car	s.	
Proportion of	9 Shore Li	ine baggage	cars.		
Proportion of	2 Shore L	ine postal ca	irs.		
	FA	RES, FREIGH	T, ETC.		
Average rate	per mile rec	ceived from	passens	gers on	
	-	this Compa	-	-	
season tic	ket passeng	gers, -			.0232
Average rate	per mile for	r season ticl	cet pass	engers,	
reckoning	gone round	trip per day	to each	ticket,	.0069
Average rate	of fare per	mile from a	ill passe	ngers,	.0213
Total number	of passeng	ers carried,			1,581,740
Passengers mi	leage, or pa	ssengers car	rried on	e mile,	30,573,526
Miles run by p	oassenger tr	ains, -			552,161
Miles run by f	reight train	ıs, -	•		247,340
Miles run by a	dl other tra	ins, -	-	-	34,364
Total miles ru	n, -		-	-	833,865
Total number	of tons of	freight carr	ied, -	-	492,837
Freight milea	ge, or tons	carried one	mile, -		20,489,660
Average rate	of freight p	er ton per	mile, -	-	.0247
7.7 ) 0					

### ACCIDENTS.

875

Number of men employed in operating road, in-

cluding officers, -

STATEMENT OF EACH ACCIDENT IN CONNECTICUT.

1886.

Jan. 26. William Holton, brakeman on mixed train, while making a flying switch at Groton, Conn., fell from the cars under the wheels, and was killed.

Aug. 21. Charles Crandall, while walking the track near Westerly station, was struck by a train and instantly killed.

Sept. 26. A carriage, containing three people, was struck by a train near Poquonnoc station and was demolished; instantly killing Mrs. Benjamin Gardiner, and Mrs. James Gardiner, and injuring Mr. Benjamin Gardiner.

### OFFICERS.

President, SAMUEL D. BABCOCK, 32 Nassau St., N. Y. City. Vice-President, GEO M. MILLER, Drexel Building, N. Y. City. Secretary, A. R. LONGLEY, Jr., Stonington, Conn. Treasurer, A. R. LONGLEY, Jr., Stonington, Conn. General Manager, JACOB W. MILLER, New Pier, 36 North [River, N. Y. City.

Superintendent, J. B. GARDINER, Providence, R. I. General Auditor, W.M. D. BAILEY, Stonington, Conn. General Ticket Agent, O. H. BRIGGS, Providence, R. I. General Freight Agent, E. F. BRADFORD, Providence, R. I.

#### BOARD OF DIRECTORS.

SAMUEL D. BABCOCK, 32 Nassau St., N. Y. City.
J. BOORMAN JOHNSTON, 18 Wall St., N. Y. City.
GEORGE M. MILLER, Drexel Building, N. Y. City.
HENRY HOWARD, Coventry, R. I.
NATHAN F. DIXON, Westerly, R. I.
WILLIAM P. DIXON, Drexel Building, N. Y. City.
ROBERT KNIGHT, Providence, R. I.
HENRY C. ROBINSON, Hartford, Conn.
GEORGE PEABODY WETMORE, Newport, R. I.
JOHN L. RICKER, 45 Cedar St., N. Y. City.
BENJAMIN N. LAPHAM, Providence, R. I.

Attest, SAMUEL D. BABCOCK, President. Attest, A. R. LONGLEY, Jr., Treasurer.

STATE OF NEW YORK,
COUNTY OF NEW YORK

November 12, 1886.

Then personal appeared Samuel D. Babcock, President, of the New York, Providence & Boston Railroad Company, and made solemn oath that he verily believed the forgoing return by him subscribed to be true and correct.

Before me,

EDWIN F. COREY,

Commissioner for the State of Connecticut.

STATE OF CONNECTICUT, COUNTY OF NEW LONDON. } ss. Stonington, Nov. 13, 1886.

Then personally appeared Andrew R. Longley, Jr., Treasurer of the New York, Providence & Boston Railroad Company, and made solemn oath that he verily believes the foregoing return by him subscribed to be true and correct.

Before me,

MOSES A. PENDLETON,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

NEW YORK, PROVIDENCE & BOSTON RAILROAD COMPANY,

Stonington, Conn.

## NORWICH & WORCESTER RAILROAD.

Return of the Norwich & Worcester Railroad Company, for the year ending September 30, 1886.

### EARNINGS AND EXPENSES.

### STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	•	-	\$193,062.59
From freight transportation,	-		-	530,664.13
From United States mails, -	-	-	-	5,770.54
From express,	-			15,600.00
From rents,	-		-	2,587.52
From extra baggage, -			-	974.28
Total gross earnings,	-		-	\$748,659.06
STATEMENT OF OPE	RATI	NG EXPENS	es.	
For repairs of road-bed and track	, -		-	\$57,177.00
For repairs of bridges,	-		-	12,047.24
For repairs of fences, -	-	-	-	787.26
For repairs of buildings and fixtu	res,		-	7,287.61
For repairs of locomotives, -	-		-	23,970.93
For repairs of cars, -	-	•	•	40,815.69
For repairs of machinery and too	ls,		-	3,296.38
For salaries and labor not include	d ab	ove, -	-	174,709.52
For fuel for locomotives and cars,	—			
12,703 tons of coal,	-	\$43,184.	75	
50 cords of wood,	-	200.	00 —	43,384.75
For fuel for stations and shops,-				
850 tons of coal, -	-	•	-	3,992.88
For oil and waste,	-	-		2,465.42
For damages, losses, and gratuitie	es,			
To persons,		\$125.	95	
To property, -	•	6,456.	10 —	6,582.05

254	R	AILROAD	COMMIS	SSIONE	rs' rei	PORT.	[Jan.,
For insu	rance,	-		-			\$990.46
For rent	of New	London	Northe	rn Rai	lroad,		40,475.00
For othe	r operat	ing expe	nses,	-	•	•	48,374.13
Т	otal ope	ating ex	penses,	-		-	\$466,356.32
N	et earni	ngs,	-		-	-	\$282,302.74
ŗ	TOTAL	RECEI	PTS A	ND E	XPEN	DITU	TRES.
	STATE	MENT OF	RECEIP	TS FRO	M ALL	SOURCE	es.
Cash on	hand at	date of l	ast repo	rt,		-	\$38,644.25
Bills and					last rep	ort,	94,157.42
From gr						-	748,659.06
T	otal,						\$881,460.73
	° S'	ratemen:	r of to	TAL EX	PENDITI	URES.	
For oper						_	\$466,356.32
For taxe	_	.penses, a		,	_		48,401.21
For inter							24,157.52
For divi	,	umber, t	wo: rate	e per ce	nt 4 e	ach).	207,824.00
	ates wh	en paid,- ), 1886.					,
For exte			offices		_		16.25
For new				ester.			36,787.02
		xcess, Ju			_		
		aid N. Y.				5.50	
		aid N. Y.					- 992.89
Bills and		ts receiva					46,027.09
Cash on	hand to	balance,	-		•	-	50,898.43
Т	otal,	•			•		\$881,460.73
	(-	ENERA	T, BA	LANC	E_SHI	EET.	
				sets.			
<b>C</b>	1						<b></b>

Cost of road,	-		-	•	· - :	\$3,309.556.82
Cost of equipment,		-	-	-	-	179,750.67
Lands in Massachu	setts and	d Conne	ecticut,		-	3,107.08

-	-	-
٠,	*	
	•	·

Stock of Norwich	& New	York	Trans.	Company,	-	\$270,000.00
Materials on hand,	-		•		-	58,178.63
Accounts receivable	e,	-	•		-	149,060.88
Debit balances,	-				-	24,240.00
Bills receivable,	-		-	•	-	189.36
Cash, -	-	-	-	•	-	50,898.43
Total,	•					\$4,044,981.87
		Lia	bilities.			
Capital stock,		-			-	\$2,604,400.00
Funded debt,	-	-	-		•	400,000.00
Bills payable,	-	-	-		-	17,500.00
Accounts payable,	-	-	-	•	-	138,878.78
Dividends unpaid,	-	-	-		-	3,023.00
Coupons unpaid, as	s per be	ooks,	•		-	26,240 00
Profit and loss,	-	-	-	-	-	854,940.09
Total,	-		-	-		\$4,044,981.87

## GENERAL INFORMATION.

### CAPITAL STOCK.

OATITAL STOCK.	
Capital stock authorized by charter,	\$3,825.000.00
Capital stock authorized by vote of Company, -	3,825,000.00
Capital stock issued, viz.:	
* Full shares of \$100 each, -	2,604,400.00
Stock issued for cash,	2,604,400.00
66 shares Old Stock, not presented for years, to be	
converted into Preferred stock, and on which	
no dividends are paid.	
Amount of stock held in Connecticut,	77,900.00
Number of stockholders residing in Connecticut, -	36
Whole number of stockholders,	767
* Stock on which dividends are paid,	25,998 shares.
Stock on which dividends are not paid,	66 shares.
Total,	26,044 shares.

### BONDS OR UNFUNDED DEBT.

First mortgage d	ue March 1, 1897; rate of interest	,
6 per cent.	Interest paid to Sept. 1, 1886,	

\$400,000.00

14.08m

Bonds of the Norwich & New York Transportation Company to the amount of \$200,000, endorsed by the treasurer of the Norwich & Worcester Railroad Company, by vote of its Board.

### DESCRIPTION OF ROAD.

Date when road, or different portions	thereof, were	,
opened for use, viz.:		
From Manwich to Waranton	March 1010	

From Norwich to Worcester, March, 1840.

Length of main line from Norwich to Worcester,
Same in Connecticut,
Length of branches and names, from Allyn's Point
to Norwich,

6.30m.

New London Nort	thern	Railroad	conne	ction	
in Norwich,	•	-		-	43m
Length of all branches,	-	-	-	-	6.73m.
Length of road (main line	e and	branches	s) owne	ed by	
Ab a			•	•	CC 10

the	company,	-	-	-	-	-	66.48m.
Sa	me in Co	nnecticu	t,	-	-	-	47.98m.
Length o	f sidings,	or other	tracks	not	included	above,	21.10m.

Length of track of road, including branches	and	
sidings, in single track miles,	-	87.58m.
Same in Connecticut		62.06m

Length of track laid with steel	rails	(weight	per	
yard, 60 lbs.),	-	•	-	53.48m.
Same in Connecticut,		•	-	36.98m.

Weight per yard of iron rails in branches, 60 lbs.,
Miles of track laid with steel rails during the year
(No. of tons, $728\frac{1}{2}\frac{62}{2}\frac{2}{4}\frac{9}{0}$ , weight per yard, 60 lbs.,
cost \$12.142.80).

Same in Connecticut

7.8m.	•	•	•		-	.80),	2,142	st \$1	C
	year	the	during	track	put in	ties	new	r of	Numb
20,088	-	-	•			77),	,940.	st \$5	(0
13,829		•			cticut,	onne	in C	Same	·
					-		. 7		

Aggregate length of woode	n bridges, in feet,	-	2,227
Same in Connecticut			1.886

1887.]	NORWICH & WORCESTER RAILROAD.	257
Number of	spans of 25 feet or over,	23
	e in Connecticut.	16
	length of iron bridges, in feet, -	1,027
	e in Connecticut,	654
	spans of 25 feet or over,	12
	e in Connecticut,	6
Aggregate l	length of stone-arch bridges, in feet,	514
	e in Connecticut,	400
Number of	highway crossings over the track,	7
Same	e in Connecticut,	5
Number of	highway crossings under the track, -	7
Same	e in Connecticut,	2
Number of	highway crossings at grade,	63
Same	e in Connecticut,	34
Number of	highway crossings at grade with gates,	9
Same	e in Connecticut,	. 2
Number of l	highway crossings at grade with flagmen,	4
Same	e in Connecticut,	1
Number of l	highway crossings at grade with electric	
	, in Connecticut,	1
Number of	railroads crossed at grade, and names	
of each	(in Connecticut, 2),	4
New	York & New England, at Plainfield	
	d Putnam.	
	all roads operated by this company, -	59.75m.
Same	e in Connecticut,	41.25m.
	stations on main line,	24
	e in Connecticut,	15
Number of	stations on branch, in Connecticut, -	1
	EQUIPMENT.	
3.T 1 4		
	comotives (not including switching	
engines		14
_	eight of same, including tender, water,	per los . a
and fue	,	57 tons.
	switching engines,	3
	passenger cars,	10
	baggage and mail cars,	8
Number of	merchandise cars,	255

258 RAILROAD COMMISSIONERS' REPORT.	[Jan.,
Number of coal, gravel, and other cars, -	466
Number of locomotives equipped with train brakes,	8
Number of cars equipped with train brakes,	18
	Westinghouse.
Number of passenger train cars with patent plat-	
form, buffer, and coupler,	18
Name of patent,	Miller.
FARES, FREIGHT, ETC.	
Average rate per mile received from passengers on	
roads operated by this Company, excluding	
season-ticket passengers,	.025
Average rate per mile for season-ticket passengers,	
reckoning one round trip per day to each ticket,	.009
Average rate of fare per mile from all passengers, -	.0224
Total number of passengers carried,	565,455
Passenger mileage, or passengers carried one mile,	8,620,282
Miles run by passenger trains,	176,639
Miles run by freight trains,	171,290
Miles run by all other trains,	187,918
Total miles run,	535,847
Total number of tons of freight carried, -	689,749
Freight mileage, or tom carried one mile, -	22,495,269
Average rate of freight per ton per mile, -	.0236
Number of men employed in operating road,	
including officers,	434

### ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN CONNECTICUT.

1885.

Oct. 9. Frank L. Allen, fireman on local freight, jammed between tender and freight car, while coupling at Plainfield.

Oct. 16. Fred. Bates of Grosvenordale, when attempting to board the caboose of freight train No. 11, while passing West Thompson station, at 12.45 P. M., fell under the wheels, and was instantly killed. Age 30 years.

Nov. 30. John Gilmore had three fingers of his left hand taken off at first joint when coupling cars at Putnam. Brakeman on Nos. 11 and 4.

Dec. 28. William Gould, brakeman on local freight, when mounting a moving car, detached, others following, fell, and a number of cars passed over him; wheels did not run over him, but the brake rigging used him up badly.

1886.

Jan. 1. Michael Connell, coal shoveler, at work at coal yard, Norwich, at 11.30 P. M., while pushing loaded cars, was run over by an empty car following, and had leg badly mashed.

Feb. 26. Thomas Conlon, a boy, who, with two others, had got on caboose of train No. 4, fell from the car through the bridge at Jewett City, some ten feet, and was considerably hurt. His companions had jumped off previously.

March 16. At about 10.40 A. M., train No. 13, engine No. 2, Engineer Walker, struck a team on Cottage street crossing, Danielsonville. A Mr. Stephen Loch was in wagon. Man and horse escaped serious injury. Wagon considerably broken. Mr. Loch is 71 years old.

March 27. Charles Cabana had fingers of left hand jammed while coupling cars on new wharf, Norwich.

April 17. As train No. 7 was passing Dayville, a horse near crossing became restive and ran for the train. Driver had him by the head, but could not control him. Driver Alex. J. Watson was thrown against the side of a car and somewhat bruised. Horse and wagon escaped.

July 14. John Hogan had arm jammed while coupling cars. No bones reported broken.

July 17. John Willey, an employee of Robbins's circus, was killed at Putnam while cars were being started for Plainfield. A truck took the wrong side of frog at railroad crossing, capsizing three cars. Willey was asleep on one car, and was crushed.

Sept. 18. Frank Bonney, brakeman on train No. 20, was killed by being run over near Rood's Mills, Griswold, Conn. Age 32 years; married, and two children. Supposed to have fallen from a freight car when climbing the ladder.

Sept. 22. At North Grosvenordale, Archel Martin, four years of age, seated himself on the end of a cross tie after the engine on train No. 8 had passed, and was struck by a car in train. Died at 4 A. M. on the 23d.

### OFFICERS.

President, F. H. DEWEY, Worcester, Mass.

Secretary, EDW. T. CLAPP, Norwich, Conn.

Treasurer, GEO. L. PERKINS, Norwich, Conn.

Superintendent, P. St. M. ANDREWS, Norwich, Conn.

Auditor, M. M. WHITTEMORE, Norwich, Conn.

Division Ticket Agent, EDW. T. CLAPP, Norwich, Conn.

Division Freight Agent, GEO. A. HARRIS, Norwich, Conn.

### BOARD OF DIRECTORS.

Francis H. Dewey, Worcester, Mass. Edward L. Davis, Worcester, Mass. Thomas B. Eaton, Worcester, Mass. Samuel Woodward, Worcester, Mass. Josiah H. Clark, Worcester, Mass. Wm. Bayard Cutting, New York. Lorenzo Blackstone, Norwich, Conn. Wm. A. Slater, Norwich, Conn.

Attest: FRANCIS H. DEWEY, President.
Attest: G. L. PERKINS, Treasurer.

STATE OF MASSACHUSETTS, COUNTY OF WORCESTER,

November 13, 1886.

Then personally appeared Francis H. Dewey, President of the Norwich & Worcester Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

GEO. T. DEWEY,

Notary Public.

STATE OF CONNECTICUT, COUNTY OF NEW LONDON,

Norwich, Nov. 13, 1886.

Personally appeared G. L. Perkins, Treasurer, and made oath that the foregoing return by him subscribed is true to the best of his knowledge and belief.

IRA L. PECK, Notary Public.

PROPER ADDRESS OF THE COMPANY,

NORWICH. & WORCESTER RAILROAD COMPANY, Norwich, Conn.

## RIDGEFIELD & NEW YORK RAILROAD.

Return of the Ridgefield & New York Railroad Company, for the year ending September 30, 1886.

## GENERAL BALANCE-SHEET.

Æ	Lssets.			
Cost of grading and masonry,	-	-		\$154,776.84
Cost of engineering expenses,	•	-		15,095.09
Cost of land damages, -	-	-	-	15,980.50
Cost of contingent expenses,	-	-		28,597.57
Total,		-	-	\$214,450.00
Lia	bilities.			
Cash from stock subscriptions,	-			\$200,150.00
Cash from stock of delinquent	subscri	bers sole	dat	
auction and part-paid sto	ock,	-	•	14,300.00
Total,	-			\$214,450.00

## GENERAL INFORMATION.

### CAPITAL STOCK.

Capital stock authorized by charter,	- \$1,250,000.00
Capital stock authorized by vote of the com	npany, - 1,250,000.00
Capital stock issued, viz.:	
4,931 full shares of \$50 each,	- 246,550.00
Stock issued for cash,	- 200,150.00
Stock issued for shares of delinquent sub	oscribers
sold at auction,	- 46,400.00
sold at auction,	- 46,400.00
· ·	- 46,400.00
Total,	- 46,400.00 - \$246,550.00 - \$99,150.00

#### DESCRIPTION OF ROAD.

Length of main line from Ridgefield, Conn, to Port

Chester, N. Y., - - - 23.29m.

Same in Connecticut, - - 15.94m.

### OFFICERS.

President, ELLWOOD BURDSALL, Port Chester, N. Y. Vice-President, WILLIAM J. MEAD, Greenwich, Conn. Secretary, HIRAM K. SCOTT, Ridgefield, Conn. Treasurer, HIRAM K. SCOTT, Ridgefield, Conn.

### BOARD OF DIRECTORS.

ELLWOOD BURDSALL, Port Chester, N. Y. WILLIAM P. ABENDROTH, Port Chester, N. Y. WILLIAM J. MEAD, Greenwich, Conn. HANFORD LOCKWOOD, Greenwich, Conn. SETH S. COOK, Long Ridge, Conn. HIRAM K. SCOTT, Ridgefield, Conn. PETER P. COWEN, Ridgefield, Conn. DANIEL L. ADAMS, Ridgefield, Conn. EBENEZER JONES, Ridgefield, Conn. GEORGE W. QUINTARD, New York City.

Attest, ELLWOOD BURDSALL, President. Attest, HIRAM K. SCOTT, Treasurer.

STATE OF NEW YORK, COUNTY OF WESTCHESTER,

October 21, 1886.

Then personally appeared Ellwood Burdsall, President, and Hiram K. Scott, Treasurer, of the Ridgefield & New York Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

## JOHN E. MARSHALL,

Notary Public,
In and for Westchester County, New York.

PROPER ADDRESS OF THE COMPANY.

RIDGEFIELD & NEW YORK RAILROAD COMPANY, Ridgefield, Conn.

## ROCKVILLE RAILROAD.

Return of the Rockville Railroad Company, for the year ending September 30, 1886.

[Road leased to New York & New England Railroad Company.]

## TOTAL RECEIPTS AND EXPENDITURES.

### STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand	at date of	last re	port,		-	\$525.67
From lease ac	count,	-	•	-	-	4,400.00
Total,		•	-	•		\$4,925.67
	STATEMENT	OFI	TOTAL EX	PENDIT	URES.	
For interest,		-	-			\$1,057.50
For dividends	(number	2; ra	te, 3 per	cent.	), on	
preferred	stock,	-		- '		2,400.00
Dates v	when paid,	Jan. 1	st, and J	uly 1st	•	
For salary of	Treasurer,	-	•	-	-	400.00
For incidental	expenses,	-	-	-	-	6.50
Bills payable,	•	-	-	•	-	500.00
Cash on hand	to balance,	-	-	-	•	561.67
Total,	•	-	•	-	•	\$4,925.67

## GENERAL BALANCE-SHEET.

		A	ssets.			
Construction accou	nt,	-	-	-	_	\$144,247.66
Equipment account	t,		-	-	-	25,857.99
Railroad stock,		-	-			500.00
Track repairs,			-		-	1,695.68
Cash on hand,	-	-		-		561.67
Total.						\$172.863.00

## Liabilities.

Capital stock,	-			-		\$68,750.00
Capital stock, pre	ferred,	-	•	-	-	40,000.00
Real estate,	-	-	-	-	-	250.00
Balance profit and	d loss,	-	-	-	-	46,363.00
Bills payable,	-	-		•	-	17,500.00
Total,	•	-	-			\$172,863.00

## GENERAL INFORMATION.

## CAPITAL STOCK. Capital stock authorized by charter, - - \$120,000.00

Suprim Block authorized by charter,	Ψ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Capital stock authorized by vote of Company, -	100,000.00
Capital stock issued, viz.:	
$687\frac{1}{2}$ full shares of \$100 each — com., \$68,750	
400 full shares of \$100 each — pfd., 40,000	108,750.00
400 Iun shares of \$100 each - piu., 40,000	•
Stock issued for cash,	108,750.00
Amount of stock held in Connecticut,	108,750.00
Number of stockholders residing in Connecticut, -	36
Whole number of stockholders,	38
,	
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were	
opened for use, viz,—	
From Rockville to Vernon, Aug. 10, 1863.	
	4.00
Length of main line from Rockville to Vernon,	4.80m.
Length of road (main line) owned by the Company,	4.80m.
Length of sidings, or other tracks not included	
above,	.75m.
Length of track of road, including sidings, in	
single-track miles,	5.55m.
Length of track with steel rails (weight per yard,	
60 lbs.),	3.91m.
Miles of track laid with steel rails during the year	
(No. of tons, $222\frac{17.6}{2240}$ , weight per yard 60 lbs.,	
= -	2.36m.
cost, \$7,797.50),	
Number of new ties put in track during the year,	1,770

1887.] ROCKVILLE RAILROAD.	265
Aggregate length of wooden bridges, in feet,	- 66
Number of spans of 25 feet or over,	. 1
Number of highway crossings under the track,	- 2
Number of highway crossings at grade, -	- 6
Number of railroads crossed at grade, and nam	ies
of each,	. 1
Connecticut Central.	
Number of stations on main line,	- 4
EQUIPMENT.	
Number of passenger cars,	- 2
Number of baggage and mail cars, -	- 1
Number of cars equipped with train brakes,	- 3
Name of brake,	- Westinghouse.
Number of passenger train cars with patent pla	at-
form, buffer, and coupler,	- 3
Name of patent,	· Miller.

### OFFICERS.

President, GEORGE MAXWELL, Rockville, Conn. Secretary, J. C. HAMMOND, Jr., Rockville, Conn. Treasurer, J. C. HAMMOND, Jr., Rockville, Conn. Auditor, ELI I. SMITH, Rockville, Conn.

#### BOARD OF DIRECTORS.

GEORGE MAXWELL, Rockville, Conn.
H. L. James, Rockville, Conn.
C. Fitton, Rockville, Conn.
GEORGE TALCOTT, Rockville, Conn.
WILLIAM BUTLER, Rockville, Conn.
L. A. CORBIN, Rockville, Conn.
A. PARK HAMMOND, Rockville, Conn.
J. C. HAMMOND, JR., Rockville, Conn.
H. C. Judd, Hartford, Conn.

Attest, GEORGE MAXWELL, President. Attest, J. C. HAMMOND, Jr., Treasurer. STATE OF CONNECTICUT, COUNTY OF TOLLAND,

October 2, 1886.

Then personally appeared George Maxwell, President, and J. C. Hammond, Jr., Treasurer, of the Rockville Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

E. C. CHAPMAN,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

ROCKVILLE RAILROAD COMPANY,

Rockville, Conn.

## SHEPAUG RAILROAD COMPANY.

Return of the Shepaug Railroad Company for the year ending September 30, 1886.

## EARNINGS AND EXPENSES.

### STATEMENT OF GROSS EARNINGS.

From passenge	er transporta	ation,	-	-	•	\$16,171.53
From freight	transportatio	on,	-	-	-	42,011.71
From United			-		-	1,635.48
From express,		-	-	-		1,041.18
From rents,						245.50
From train ser	vice on D. &	k N. R. 1	R.,	-		. 7,200.00
From telegrap			-	-	-	78.59
Total g	ross earning	çs,		-		\$68,383.99
	STATEMENT	OF OPER	ATING	EXPENS	SES.	
For repairs of	road-bed an	d track,	-			24,268.37
For repairs of	bridges,	•	-	-		1,704.69
For repairs of			-		-	1,189.07
For repairs of		nd fixtur	es,	-	-	395.54
For repairs of				-		2,812.34
For repairs of		•	-	-		1,907.34
For repairs of	machinery	and tools	S,			174.78
For salaries an						15,216.48
For fuel for lo						,
	70 tons of			\$5,608	.39	
* 0	cords of wo				.00	5,644.39
For fuel for sta					•	,
	tons of coal					236.37
For oil and wa		•	•			469.22

268	RAILROAD	COMMIS	SIONER	s' repor	T. [Jan.,
For damages,	losses, and	gratuitie	es, —		
to prop			-	-	\$262.15
For insurance.	•	-	-		- 220.25
For car servic	e, -	-	-		- 287.10
Total o	perating exp	penses,	-	-	- \$54,788.09
Net ear	rnings,	•	-		- \$13,595.90
TOTA	L RECEI	PTS Al	ND EX	PENDIT	URES.
STA	ATEMENT OF	RECEIPT	S FROM	ALL SOU	RCES.
Cash on hand	at date of 1	ast repo	rt,		- \$21,478.16
Bills and acco				ast report	
From gross ea			-		68,383.99
From balance			l stock,		- 150.00
Total,			-		- \$93,511.22
Ti	STATEMENT			ENDITURES	
For operating Bills and acco				•	- \$54,788 09 - 5,790.90
Cash on hand			date,	•	- 32,932,23
	to barance,	•	•	•	
Total,	•	•	•	•	- \$93,511.22
	GENERA	L BAI	LANCE	-SHEET	
		Ass	ets.		
Construction a	account,				- \$257,459.58
Equipment, -		-	-	-	- 11,064.20
Accounts rece	,		-		- 5,790.90
Cash on hand	, •	-	-	• ,	- 32,932,23
Total,		•	•	•	- \$307,246.91
		Liabi	ilities.		
Capital stock,					- \$299,850.00
Profit and loss	s, -				- 7,396.91
Total,					- \$307,246.91
,					,

PRESENT	OR	CONTINGENT	LIABILITIES,	NOT	INCLUDED	IN	BALANCE-
			SHEET.				

Bonds Shepaug V	alley F	Railroad	Compan	ıy, a lie	n on	
this road,	-	-	-	-		\$400,000.00
Overdue interest	on the	same,	-	•		266,000.00
Total,	-	-		-	•	\$666,000.00

## GENERAL INFORMATION.

### CAPITAL STOCK.

Capital stock authorized by charter, -	-	\$700,000.00
Capital stock authorized by vote of Company,	-	300,000.00
Capital stock issued, viz.:		
2,985 full shares of \$100 each, -	-	298,500.00
Amount credited on 15 shares not issued, -	-	1,350.00
Stock issued for cash,	-	89,850.00
Stock issued for bonds,	-	210,000.00
Amount of stock held in Connecticut, -	•	296,900.00
Number of stockholders residing in Connectic	ut,	17
Whole number of stockholders,	-	20

## BONDS OR UNFUNDED DEBT.

First mortgage bonds Shepaug Valley Railroad	
Company, due April 1, 1891; rate of interest	
7 per cent.,	\$400,000.00
Interest paid to October 1, 1876.	

### DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

T,,	
From Litchfield to Hawleyville, January 1, 1872.	
Length of main line from Litchfield to Hawleyville,	32.28m.
Length of road (main line) owned by the company,	32.28m.
Length of sidings, or other tracks not included above,	1.99m.
Length of track of road, including sidings, in single	
track miles,	34.27m.
Length of track laid with steel rails (weight per	
yard, 56 and 70 lbs.),	10.54m.

270	RAILROAD COMMIS	ssioners' r	EPORT.	[Jan.,
Weight r	per yard of iron rails in	main line, 5	0 lbs.	
	track laid with steel rail			
(No.	of tons, 300; weight	per yard, 5	6 lbs.;	
	\$10,725.29),			3.50m.
	of new ties put in track	k during th	e year	
,	, \$3,555.75),		•	9,413
	te length of wooden brid		, -	762
	of spans of 25 feet or o te length of iron bridge		•	7 773
~ ~	of spans of 25 feet or o		•	7
	te length of stone arch		eet.	67
	of highway crossings ov			1
	of highway crossings ur			1
	of highway crossings at			37
Number	of railroads crossed at	grade, and	names	
of ea	,		•	2
	ew York & New England	nd.		
	ousatonic.			
	f all roads operated by		y, -	32.28m.
Number	of stations on main line,		•	12
	EQUIP	MENT.		
Number	of locomotives (not inc	cluding swi	tching	
engi	nes), - ·		•	3
	weight of same, includ	ing tender,	water,	
and:	· ·		•	50 tons.
	of passenger cars, -		-	2
	of baggage and mail car	rs, -	•	1
	of merchandise cars,		•	6
	of coal, gravel, and other of locomotives equipped	•	ro koc	$\frac{16}{2}$
	of cars equipped with the		rakes,	3
Name of		. DIWECS,	Eame	es Vacuum.
	of passenger train cars	with patent	,	
	, buffer, and coupler,			3
Name of	patent,			Mıller.
	FARES, FRE	EIGHT, ETC.		
Average	rate per mile received fr	,	ers on	
_	s operated by this con			
	on ticket passengers,		•	.043
	-			

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Average rate of fare per mile from all passengers,	.043
Total number of passengers carried,	18,758
Passenger mileage, or passengers carried one mile,	373,461
Miles run by passenger trains,	24,022
Miles run by freight trains,	26,280
Miles run by all other trains,	7,307
Total miles run,	57,609
Total miles run on Danbury & Norwalk Railroad, -	10,700
Total number of tons of freight carried, -	37,773
Freight mileage, or tons carried one mile, -	778,210
Average rate of freight per ton per mile, -	.054
Number of men employed in operating road, in-	
cluding officers,	70

### OFFICERS.

President, HENRY W. BUEL, Litchfield, Conn.
Vice-President, HENRY R. COIT, Litchfield, Conn.
Secretary, WILLIAM DEMING, Litchfield, Conn.
Treasurer, HENRY R. COIT, Litchfield, Conn.
Superintendent, ALEXANDER McNEILL, Litchfield, Conn.
Chief Clerk, JOHN O. COIT, Litchfield, Conn.
General Ticket Agent, ALEXANDER McNEILL, Litchfield, Ct.
General Freight Agent, ALEXANDER McNEILL, Litchfield, Ct.

### BOARD OF DIRECTORS.

HENRY W. Buel, Litchfield, Conn.
HENRY R. COIT, Litchfield, Conn.
WILLIAM DEMING, Litchfield, Conn.
HOLMES O. MORSE, Litchfield, Conn.
LEVERETT W. WESSELLS, Litchfield, Conn.
ASAHEL H. MORSE, Litchfield, Conn.
EDWIN McNeill, Hartford, Conn.
ALBERT L. HODGE, Roxbury Station, Conn.
ALEXANDER McNeill, Litchfield, Conn.

Attest, HENRY W. BUEL, President. Attest, HENRY R. COIT, Treasurer. STATE OF CONNECTICUT, COUNTY OF LITCHFIELD,

November 15, 1886.

Then personally appeared Henry W. Buel, President, and Henry R. Coit, Treasurer, of the Shepaug Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,
GEORGE M. WOODRUFF,
Notary Public.

PROPER ADDRESS OF THE COMPANY.
SHEPAUG RAILROAD COMPANY,
Litchfield, Conn.

# SHORE LINE RAILWAY.

Return of the Shore Line Railway Company, for the year ending September 30, 1886.

[Leased to	the Ne	ew York,	New Ha	ven & ]	Hartford	Railros	ad Company.]
TOTAL	RECE	IPTS A	ND EX	CPENI	OITUR	ES AS	S LESSORS.
	STATI	ÉMENT O	F RECEI	TS FRO	M ALL	SOURCE	s.
Cash on h	and at	date of	last rep	ort,			\$4,377.55
From Nev	v York	, New I	Iaven &	Hartfo	ord Rail	road	
Comp	oany fo	or rent o	f road,	-	-	-	100,000.00
To	tal,	-	-	-	-	-	\$104,377.55
	S'	TATEMEN	T OF TO	TAL EX	PENDIT	JRES.	
For taxes,				-			\$15,456.22
For interes				-	-		9,114.44
For divide	ends (n	umber,	2, rate p	er cent	t., 3 <del>1</del> an	d 4),	75,000.00
		en paid,-					
	July 8t	h, 4 per	cent.		-		
For petty	expens	ses, -	-	-	•	-	13.40
For treasu	irer's s	alary,	•	-	-	-	400.00
Cash on h	and to	balance	·, -	-	•	-	4,393.49
То	tal,		•	-	•		\$104,377.55

## GENERAL BALANCE-SHEET.

			A	ssets.			
Const	ruction acco	unt,			-	-	\$1,169,496.10
Profit	and loss,	-	•	-	-	-	26,110.41
Cash,		-	-	•	•	-	4,393.49
	Total,	-	-	-	-		\$1,200,000.00

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Capital stock,	-	-	-	-	- \$1,000,000.00
Funded debt,	•	-	•	•	- 200,000.00
Total,	-	-	-	•	- \$1,200,000.00

## GENERAL INFORMATION.

### CAPITAL STOCK.

Capital stock authorized by charter, •	•	\$1,000,000.00			
Capital stock authorized by vote of Company,	-	1,000,000.00			
Capital stock issued, viz.:—					
10,000 full shares of \$100 each, -	-	1,000,000.00			
Stock issued for cash,	-	62,845.20			
Stock issued for bonds,	-	678,125.00			
Stock issued for increased valuation of road,	or				
equipment, or both,		259,029.80			
Amount of stock held in Connecticut, -	-	686,200.00			
Number of stockholders residing in Connecticut,	-	194			
Whole number of stockholders,	•	237			
BONDS OR UNFUNDED DEBT.					

First mort	gage,	due 191	0; rate	of inte	erest, 4½	$_{ m per}$	
cent.,	-	-	-	-	-		\$200,000.00
Inte	erest p	aid to S	lept. 1,	1886.			

### DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:—
From New Haven, Conn., to New London,
Conn., July 22, 1852.

Conn., 5 dry 22, 1652.	
[Included in report of N. Y., N. H. & H. R. R. Co., as le	ssees.]
Length of main line from New Haven, Conn., to	
New London, Conn.,	50.97m.
Length of road (main line) owned by the Company,	50.97m.
Length of sidings, or other tracks not included	
above,	9.756m.
Length of track of road, including sidings, in	
single track miles,	60.726m.

Length of track laid with steel rails (weight per	
yard, 60 and 70 lbs.),	50.97m.
Number of new ties put in track during the year	
(cost, \$10,985.63),	23,625
Aggregate length of wooden bridges, in feet,	11,970
Number of spans of 25 feet or over,	35
Aggregate length of iron bridges, in feet,	507
Number of spans of 25 feet or over,	1
Aggregate length of stone-arch bridges, in feet,	56
Number of highway crossings over the track, -	7
Number of highway crossings under the track, -	6
Number of highway crossings at grade, · ·	67
Number of railroad crossings at grade, and names	
of each,—	$^2$
New York, New Haven & Hartford R. R.,	
Hartford & Connnecticut Valley R. R.	
Number of stations on main line, - · ·	20

### OFFICERS.

President, SIMEON B. CHITTENDEN, Brooklyn, L. I. Vice-President, EZEKIEL H. TROWBRIDGE, New Haven, Conn. Secretary, WILBUR F. DAY, New Haven, Conn. Treasurer, WILBUR F. DAY, New Haven, Conn.

### BOARD OF DIRECTORS.

SIMEON B. CHITTENDEN, Brooklyn, L. I. EZEKIEL H. TROWBRIDGE, New Haven, Conn. CHARLES G. LANDON, New York, N. Y. HENRY L. HOTCHKISS, New Haven, Conn. WILBUR F. DAY, New Haven, Conn. WILLIAM T. BARTLETT, New Haven, Conn. ARTHUR D. OSBORNE, New Haven, Conn.

Attest, E. H. TROWBRIDGE, Vice-President. Attest, WILBUR F. DAY, Treasurer.

STATE OF CONNECTICUT,
COUNTY OF NEW HAVEN,

November 8, 1886.

Then personally appeared E. H. Trowbridge, Vice-President, and Wilbur F. Day, Treasurer, of the Shore Line Railway Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

ROBERT I. COUCH,

Notary Public.

PROPER ADDRESS OF THE COMPANY,

THE SHORE LINE RAILWAY,

Wilbur F. Day, Treasurer, New Haven, Conn.

# SOUTH MANCHESTER RAILROAD.

Return of the South Manchester Railroad Company for the year ending September 30, 1886.

# EARNINGS AND EXPENSES.

### STATEMENT OF GROSS EARNINGS.

From passenger transportation	n,		-	\$8,297.82
From freight transportation,	•			6,484.72
From express,	-	-	-	50.04
Total gross earnings,				\$14,832.58
STATEMENT OF	OPERATI	NG EXPI	ENSES.	
For repairs of road-bed and t	track,	-	-	\$1,109.02
For repairs of buildings and f	fixtures,	-	-	170.33
For repairs of locomotives, -		-	-	127.71
For repairs of cars,		-		208.99
For repairs of machinery and	l tools,	-	-	35.82
For salaries and labor not inc	luded ab	ove, -	-	5,350.53
For fuel for locomotives and	cars,—	,		,
coal,		\$1,1	76.53	
wood,	-		33.16	1,209.69
For fuel for stations and shop	os,			
coal,	•	-	-	60.00
For oil and waste,			-	227.77
For stationery, etc.,	-		-	270.33
Total operating expens	ses, -		-	\$8,770.19
Net earnings,				\$6,062 39

34,005.36

- \$90,429.91

# TOTAL RECEIPTS AND EXPENDITURES.

# STATEMENT OF RECEIPTS FROM ALL SOURCES.

From gross earnings, as stated,	•	-	-	\$14,832.58
From decrease of inventory,		-	-	87.41
Total,	-			\$14,919.99
STATEMENT OF TO	TAL EX	KPENDITU	RES.	
For operating expenses, as stated	1, -	-		\$8,770.19
For taxes,	-	-	-	214.00
For new siding,	-	- '	-	1,021.87
For decrease of floating debt,		-	-	4,913.93
Cash on hand to balance, -	-	-	-	
Total,		-		\$14,919.99
GENERAL BAL	A NCT	L ACCO	IINT	<del></del>
GENERAL BAL		ACCO	UNT.	
	ANCE	ACCO	UNT.	
		ACCO	UNT.	\$66,664.91
A		ACCO	UNT.	\$66,664.91 21,123.72
Construction account,	ssets. -	· · ·	UNT. - -	. ,
Construction account, - Equipment account, -	ssets. -	ACCO	UNT.	21,123.72
Construction account, - Equipment account, - Materials and supplies on hand, Total,	ssets. -	· · ·	UNT.	21,123.72 2,641.28
Construction account, - Equipment account, - Materials and supplies on hand, Total,	- - - 	ACCO	UNT	21,123.72 2,641.28

# GENERAL INFORMATION.

Profit and loss,

Total, -

# CAPITAL STOCK.

Capital stock authorized	by charter,		-	\$40,000.00
Capital stock authorized	by vote of	Company,	-	40,000.00
400 full shares of	\$100 each,	-	-	40,000.00
Stock issued for cash,			-	40,000.00

1887.]	SOUTH MANCHESTER RAILROAD.	279
Number of sto	ock held in Connecticut, - ockholders residing in Connecticut, of stockholders,	\$40,000.00 - 9 - 9
	DESCRIPTION OF ROAD,	
opened for From	d, or different portions thereof, we r use, viz, South Manchester to North Ma er, June, 1869.	
	ain line from Manchester to Sou	
Mancheste	er, ad (main line) owned by the Co	- 2.25m.
pany, -	ings, or other tracks not include	- 2.25m.
above, -	•	- 1.60m.
single trac		- 3.85m.
Length of trac yard, 56 l	ck laid with steel rails (weight p	er 2.25m,
	laid with new iron rails during t	
year (No.	of tons, 24, weight per yard, 56 lb	
cost, \$912		24m.
(cost, \$24	w ties put in track during the ye	ear - 484
	ghway crossings over the track,	- 1
	shway crossings at grade, -	- 5
	roads operated by this Company,	- 2.25m.
Number of sta	tions on main line,	- 2
	EQUIPMENT.	
	ocomotives (not including switching	9
engines),		- 2
Average weight and fuel,	nt of same, including tender, water	er, - 27 tons.
Number of pas	ssenger cars	- 27 tons,
	comotives equipped with train brake	
	es equipped with train brakes,	- 3
Name of brake		- Westinghouse.

280 RAILROAD COMMISSIONERS' REPORT.	[Jan.,
Number of passenger train cars with patent platform, buffer, and coupler, Name of patent,	3 Miller.
Average rate per mile received from passengers on roads operated by this Company, excluding season-ticket passengers,  Average rate per mile for season-ticket passengers, reckoning one round trip per day to each	.0406
ticket,	.0209
Average rate of fare per mile from all passengers,	.02956
Total number of passengers carried,	124,673
Passenger mileage, or passengers carried one mile,	280,514
Miles run by passenger trains,	16,146
Miles run by freight trains,	1,570
Total miles run,	17,716
Total number of tons of freight carried,	21,970
Freight mileage, or tons carried one mile, -	49,432
Average rate of freight per ton per mile, -	.1312
Number of men employed in operating road, in-	
cluding officers,	10

# OFFICERS.

President, F. W. CHENEY, South Manchester, Conn. Sec. and Gen'l Manager, R. O. CHENEY, So. Manchester, Conn. Treasurer, C. S. CHENEY, South Manchester, Conn.

## BOARD OF DIRECTORS.

RALPH CHENEY, South Manchester, Conn.
FRANK CHENEY, South Manchester, Conn.
F. W. CHENEY, South Manchester, Conn.
RICHARD O. CHENEY, South Manchester, Conn.

Attest, F. W. CHENEY, President. Attest, C. S. CHENEY, Treasurer.

STATE OF CONNECTICUT, COUNTY OF HARTFORD. C. S. CHENEY, Nov. 19, 1886. F. W. CHENEY, Jan. 6, 1887.

Then personally appeared F. W. Cheney, President, and C. S. Cheney, Treasurer, of the South Manchester Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,
RICHARD O. CHENEY,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

SOUTH MANCHESTER RAILROAD COMPANY, South Manchester, Conn.

# STAMFORD & NEW CANAAN RAILROAD.

Return of the Stamford & New Canaan Railroad Company, for the year ending September 30, 1886.

	year en	ding Se	ptember	<i>30</i> , <i>188</i>	26.	
TOTAL	RECE	IPTS .	AND E	XPEN	DITUF	RES.
[Include	ed in repo	ort of N	Y., N.	Н. & Н.	R. R. C	Co.]
STAT	EMENT O	F RECEI	PTS FRO	M ALL	SOURCES	S.
Rent of Railroad	l to N. Y	7., N. I	H. & H.	R. R. C	Co., -	\$4,000.00
Total,	-		-		-	\$4,000.00
ST	ATEMENT	OF TO	TAL EXP	ENDITUE	RES.	
For dividends (n	umber, t	wo ; ra	ite per c	ent., 2 e	each,)	\$4,000.00
Total,	-	•	•	-	-	\$4,000.00
0	GENERA	AL BA	LANC	E SHE	EET.	_
			1ssets.			
Nominal value of	of prope	rty,	-	•	•	\$99,877.46
Total,	-	•	-	-	-	\$99,877.46
		Lia	bilities.			
Capital stock,	-	-	•	•	٠.	\$99,877.46
Total,	-		•	۰	-	\$99,877.46
	GENE	RAL 1	NFORM	MATIO	N´.	
			AL STOCK			
Capital stock aut Capital stock iss			e of Con	npany,	•	\$99,877.46
998 full s Fractions					.00	

77.46

\$99,877.46

assessment,

Stock issued for indebtedness of New Canaan	
Railroad, as per act of re organization,	\$99,877.46
Amount of stock held in Connecticut,	99,577.46
Number of stockholders residing in Connecticut, -	6
Whole number of stockholders,	9
DESCRIPTION OF ROAD.	
Date when road, or different portions thereof, were	
opened for use, viz.,—	
From New Canaan, Conn., to Stamford,	
Conn., July 4, 1868.	
Length of main line from New Canaan, Conn., to	
Stamford, Conn.,	8 30m.
Length of road (main line) owned by the Company,	8.30m.
Length of sidings, or other tracks not included	
above,	.913m.
Length of track of road, including sidings, in	
single track miles,	9.213m.
Length of track laid with steel rails (weight per	
yard, 70 lbs.),	2.97m.
Miles of track laid with steel rails during the year	
(number of tons, 121; weight per yard, 70 lbs.;	
cost, \$28),	1.10m.
Number of new ties put in track during the year	
(cost \$1,954.39),	4,203
Aggregate length of wooden bridges, in feet,	95
Aggregate length of iron bridges, in feet, -	32
Number of spans of 25 feet or over,	1
Number of highway crossings under the track, -	1
Number of highway crossings at grade,	12
Number of highway crossings at grade with gates,	4
Number of stations on main line,	5
Description of road, equipment, fares and freight,	and accidents,

Description of road, equipment, fares and freight, and accidents, included in report of N. Y., N. H. & H. R. Co , lessees.

# OFFICERS.

President, GEORGE H. WATROUS, New Haven, Conn.
Secretary, WILLIAM E. BARNETT, New York city.
Treasurer, WILLIAM L. SQUIRE, New York city.
Superintendent, WILLIAM H. STEVENSON, New York city.

### BOARD OF DIRECTORS.

GEORGE H. WATROUS, New Haven, Conn.
E. M. REED, New Haven, Conn.
WILLIAM D. BISHOP, Bridgeport, Conn.
NATHANIEL WHEELER, Bridgeport, Conn.
E. H. TROWBRIDGE, New Haven, Conn.
HENRY C. ROBINSON, Hartford, Conn.
WILLARD PARKER, New York city.
WM. E. BARNETT, New York city.
WM. L. SQUIRE, New York city.

Attest, GEORGE H. WATROUS, President.
Attest, WILLIAM L. SQUIRE, Treasurer.

STATE OF NEW YORK, COUNTY OF NEW YORK,

November 12, 1886.

Then personally appeared, George H. Watrous, President, and William L. Squire, Treasurer, of the Stamford & New Canaan Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

A. S. MAY, Notary Public.

### PROPER ADDRESS OF THE COMPANY,

STAMFORD & NEW CANAAN RAILROAD COMPANY,
GRAND CENTRAL DEPOT,
New York, N. Y.

# WATERTOWN & WATERBURY R. R.

Return of the Watertown & Waterbury Railroad Company, for the year ending September 30, 1886.

[We report, as heretofore, no change in the management or affairs of the Watertown & Waterbury Railroad Company. The Naugatuck Railroad Company still continuing to operate our said road, paying all bills, taxes, etc., and taking all receipts.]

# GENERAL BALANCE-SHEET.

### Assets.

Construction a	ccount,		-	-	-	\$134,248.43
Profit and loss,		-	•		-	2,951.57
Total,	-				-	\$137,200.00
		Li	abilities.			
Capital stock,			-		-	\$118,200.00
Bonds funded,		-	-	-		19,000.00
Total,	-			-	-	\$137,200.00
PRESENT OR CO	ONTINGENT		LITIES, 1	NOT INCL	UDED	IN BALANCE-

# GENERAL INFORMATION.

\$17,200.00

Overdue interest on bonds issued by this Company,

## CAPITAL STOCK.

Capital stock authorized by charter,	-	\$150,000.00
Capital stock authorized by vote of Company,	-	130,000.00
Capital stock issued, viz.:		
2,364 full shares of \$50 each, · ·		118,200.00

<b>2</b> 86	RAILROAD	COMMISS	SIONERS'	REPO	ORT.	[Jan.,
Stock issued		-			-	Ψ ,
Amount of s	tock held in	Connection	cut,	•	-	118,200.00
Number of s	tockholders	residing i	n Conne	ecticut	i, -	56
Whole numb	er of stockh	olders,	•	•	-	56
	BOND	S OR UNF	UNDED I	EBT.		
First mortga	age, due No	vember	17, 1885	; rate	e of	
interest,	7 per cent.,	•			-	\$19,000 00
Intere	est paid to M	ay 15, 18	373.			
	DE	SCRIPTION	OF ROA	D.		
Date when r	oad, or differ	rent porti	ons ther	eof, w	ere	
opened	for use, viz.:					
From	Watertown	to Juncti	ion of N	augat	uck	
Rai	ilroad, Wate	rbury, N	ovember	: 1, 18	370.	
Length of r	nain line fro	om Wate	rtown t	o Wa	ter-	
bury,						4.60m.
Miles of trac	k laid with	steel rail	s during	the y	year	
	tons, 3.1.).		O	٠		
•	new ties put	t in track	during	the	year,	3,550
Aggregate le	-				_	23
	nighway cros	_			_	$_2$
	nighway cros			. '		3
	stations on m					2

# OFFICERS.

President, WILLIAM D. BISHOP, Bridgeport, Conn. Secretary, LEMAN W. CUTLER, Watertown, Conn. Treasurer, LEMAN W. CUTLER, Watertown, Conn. Superintendent, GEORGE W. BEACH, Waterbury, Conn.

## BOARD OF DIRECTORS.

WILLIAM D. BISHOP, Bridgeport, Conn. WILLIAM D. BISHOP, JR., Bridgeport, Conn. HORACE NICHOLS, Bridgeport, Conn. ROYAL M. BASSETT, Derby, Conn. F. J. KINGSBURY, Waterbury, Conn.

GEORGE W. BEACH, Waterbury, Conn. MERRIT HEMINWAY, Watertown, Conn. HENRY MERRIMAN, Watertown, Conn. O. B. King, Watertown, Conn. LEMAN W. CUTLER, Watertown, Conn.

Attest, WILLIAM D. BISHOP, President. Attest, LEMAN W. CUTLER, Treasurer.

STATE OF CONNECTICUT, COUNTY OF LITCHFIELD,

October 1, 1886.

Then personally appeared William D. Bishop, President, and Leman W. Cutler, Treasurer, of the Watertown & Waterbury Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

W. B. HOTCHKISS,

Judge of Probate.

PROPER ADDRESS OF THE COMPANY.

WATERTOWN & WATERBURY RAILROAD COMPANY, Watertown, Conn.



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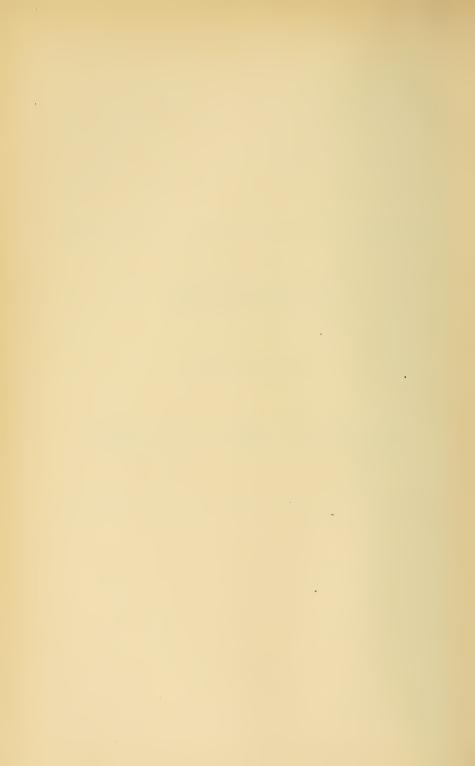
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# LAWS

RELATING SPECIALLY TO

# RAILROADS.



# STATUTES OF CONNECTICUT RESPECTING RAILROADS.

SECTION.

Railroad Commissioner.

How appointed.
 Composition of the Board.
 Vacancy, how filled.
 Office and clerk.

5. Record.

6. Salaries and expenses.

7. Repeal.
8. To pass over road free.
9. To give notice before approving lay-out.

### SECTION.

- To certify that road is safe before opened
   To examine roads, how often.

- 11. General duties.
  12. General duties.
  13. May order gates, flagmen, and signals.
  14. May make recommendations.
  15. May apply for injunction against any company, when.

  16. Power to examine witnesses; penalties
  for resisting
- 17. Report to General Assembly

Section 1. The Governor shall, annually, within sixty 1877. Railroad comdays from the organization of the general assembly, missioners, nominate, and with the advice and consent of the senate how appointed. shall appoint, one Railroad Commissioner, who shall hold his office for the term of three years from and after the next succeeding first day of July. The senate shall act on all nominations of the Governor within ten days after they are made. If the Governor shall fail to nominate, within sixty days after the organization of the general assembly, some person for Railroad Commissioner, who shall be confirmed by the senate, the general assembly shall fill the vacancy which will arise during the year.

SEC. 2. One of the Railroad Commissioners shall be Composition of a lawyer in good standing in his profession, and of at the hoard. least ten years' practice. One of said Railroad Commissioners as hereafter appointed shall be a capable and ex-

perienced civil engineer, of at least ten years' practice in his said business of civil engineer; and the other of said Railroad Commissioners as hereafter appointed shall be a good practical business man, and they shall be and

constitute the Board of Railroad Commissioners.

SEC. 3. If any vacancy occurs in said Board of Rail- Vacancy, how road Commissioners at a time when the general assembly filled. is not in session, the Governor shall appoint a Railroad Commissioner to fill such vacancy until the rising of the next session of the general assembly; and all other vacancies shall be filled for the remainder of their respective terms in the manner provided by section one

of this act; and no stockholder or agent of any railroad company shall be a Commissioner.

Office and clerk.

SEC. 4. The board shall appoint a clerk and have an office in Hartford, where its records shall be preserved, which shall be kept open during the usual business hours. If the comptroller does not furnish said board a proper office, it may hire one at an annual rent not exceeding five hundred dollars.

Records.

SEC. 5. The Railroad Commissioners shall keep a record of all communications addressed to them officially, of all their official acts and proceedings, and of all facts learned in relation to any casualty, with the names of the persons from whom they were derived, or by whom they may be proved, may employ experts or other agents when necessary, and shall have the powers and be subject to the duties specified in chapter two, part nine, of title seventeen of the general statutes.

1878. Salaries and contingent expenses. SEC. 6. The office expenses and salaries of the board shall be paid monthly from the treasury, and in July in each year the whole amount so paid during the year ending the fourth day of July shall be apportioned by the comptroller among the several railroad companies, in proportion to the length of the main track or tracks of their respective railroads in this state, and each company and the trustees, assignees, lessees, or other parties operating any such railroad shall pay the treasurer their proportion of such amount.\*

Repeal.

Sec. 7. All acts and parts of acts inconsistent herewith are hereby repealed.

### 2. RAILROAD COMMISSIONERS.

To pass free on railroads.

SEC. 8. The Railroad Commissioners shall have the right to pass free of charge, in the performance of their duties, on all the railroads in the state, and to take with

them any person in their official employment.

To give notice before approval of lay-out, etc. Sec. 9. Before the Railroad Commissioners shall approve the laying out of any railroad, or the taking of any real estate for the purposes of said road, or any change or alteration of the same, they shall give reasonable notice to all persons having an interest in such estate to attend and be heard; and the appraisers shall cause a like notice to be given to all persons interested in the real estate taken or proposed to be taken; and if any such person resides out of this state, or is a feme covert, infant, or cestui que trust, or non compos mentis, any judge of the Superior Court may prescribe the notice to be given to such person.

Sec. 10. No part of any railroad shall be opened for public travel unless the railroad company shall first To certify that obtain a certificate signed by the Railroad Commission before it is ers that such road is in a suitable and safe condition.

Sec. 11. The Railroad Commissioners shall, at least 1850. 1852 twice in each year, examine the several railroads in this To examine state, and shall make a like examination of any railroad railroads at within the limits of any town, when thereto requested in least twice a writing by the selectmen, and shall see that the same are kept in suitable repair, and that the railroad companies

faithfully comply with all provisions of law.

1874.

Sec. 12. Said Commissioners shall cause such portion of the laws relating to railroads, as they deem proper, to Commissioners. be posted as they shall direct; and may at any time, and on the complaint in writing of five of the stockholders or creditors of any railroad company, assigning sufficient reason, shall examine its railroad and all its appurte nances, engines and cars, and its by-laws and rules, and in such examinations shall pass over the road at a rate not exceeding six miles an hour, and shall stop at each culvert, bridge, and piling, and examine the same, and shall examine the rails and ties in every mile; notifying the company in writing of the time of such examinations; and shall notify the company to make all repairs required within a time limited; shall make such rules as to platforms and out-buildings at stations as are for the public interest; may prescribe the time during which any ticket office shall be open for the sale of tickets, and no company neglecting such order shall receive more than the regular ticket price for fare; shall make necessary orders for compelling companies to furnish comfortable seats for passengers, and for regulating the manner in which companies shall manage their engines and cars at highway crossings; shall direct that suitable warning boards be put up at dangerous crossings; may require companies to maintain a gate across a highway at any crossing, and to provide an agent to open or close the same; shall, when two roads meet or intersect, at the request of the directors of the company owning either, prescribe rules relative to the exchange of passengers and luggage; and shall caused printed copies of the sixty-ninth, seventieth, and seventy-first sections of this article to be kept posted up at all railroad stations.

1853.

1867.

1867.

1865.

The Railroad Commissioners, when requested in writing, by the selectmen of any town, the mayor and signals, and common council of any city, or the warden or burgesses flagman, how of any borough (in cases where the borough has charge of any borough (in cases where the borough has charge of the highways within the same), to order a gate or

electric signal to be erected, or a flagman to be stationed at any railroad crossing within their respective towns, cities, or boroughs, shall visit such place, first giving the authorities making such request reasonable notice thereof, and if the public safety requires it, shall order the company operating said railroad to maintain a gate or electric signal, or to keep a flagman at said place, or to do any other act at said place needful for the protection of the public, and may specify when said gate shall be opened and closed, or when flagmen shall be on duty, and may change any such order when they deem it necessary, first visiting the town, city, or borough in which said crossing is located, and there giving the authorities thereof an opportunity to be heard thereon; and if any railroad company shall neglect to station flagmen, or maintain gates or electric signals as ordered by said Commissioners, or shall neglect to comply with any order of said Commissioners provided for by this section, or any order heretofore issued by said Commissioners relating to the maintenance of gates, electric signals, or flagmen, at any railroad crossing, it shall forfeit to the state fifty dollars for each day of such neglect.

1883. Appeals from decision of

When the Railroad Commissioners, on appli-Sec. 2. cation as aforesaid, shall make an order as provided Commissioners, herein, or refuse to make the same, their decision shall be communicated to the parties in interest within thirty days from the final hearing on the same, and either party aggrieved by such decision may appeal therefrom to the superior court, in the manner and with like effect as provided for appeals in section fifty-two of article two, part nine, chapter two, title seventeen, of the general statutes (page 327). But in all cases where a flagman, gate, or electric signal shall be ordered by the superior court upon an appeal taken by the applicants therefor, such court may at its discretion order a portion of the expense of maintaining or erecting the same, but not exceeding one half to be borne by the town, city, or borough in which the crossing is situated; and the superior court may at any time, upon the application of either party, with due notice to adverse parties, annul or vary any order passed as aforesaid; provided, such court shall find there has been a change of circumstances surrounding such crossing.

Sec. 3. Section thirteen of article two, part nine, chapter two, title seventeen of the general statutes (page 320), chapter ninety of the public acts of 1875 (page 51), and chapter fifty four of the public acts of 1880

(page 524), are hereby repealed.

Sec. 14. The Railroad Commissioners shall recom mend in writing to the several railroad companies, or any May make recommendaof them, from time to time, the adoption of such meas tions. ures and regulations as such Commissioners deem conducive to the public safety and interest; and shall report any neglect to adopt such recommendations to the next General Assembly.

### ADDITIONAL PROTECTION TO BRIDGES, TRESTLES AND PILINGS.

Section 1. Whenever the Railroad Commissioners shall deem it necessary for the safety of persons travel Guard rails to be placed on ing upon any railroad in this State that guard-rails or railroad any other appliances to secure safety should be placed bridges. upon any bridge belonging to such railroad, said Commissioners may order the corporation owning or operating such railroad to place such additional guards upon said bridge as they may deem necessary and proper to accomplish the object aforesaid.

SEC. 2. Any railroad company which shall neglect or Penalty. refuse to comply with the orders of the Railroad Commissioners, given in pursuance of section one of this act, shall forfeit and pay to the treasurer of this State twentyfive dollars per day for each day of such neglect or refusal.

Sec. 15. If, upon examination of any railroad, or the affairs of any railroad company, the Commissioners shall May apply for injunction be of opinion that such road is in such condition, or that against corporaits affairs are so conducted as to endanger the safety of tion, when. the public, or that the company has violated the law or refused to obey the directions of said Commissioners or of any judge of the Superior Court, made pursuant to the powers given in this Part, they may within one year after said examination make application to any judge of the Superior Court for an injunction to restrain any person from exercising or attempting to exercise the duties of any officer in such company; and said judge may proceed thereon as the Supreme Court may do on petitions for any injunction.

SEC 16. The Railroad Commissioners may summon and examine under oath such witnesses as they may think Power to examine witnesses. proper in relation to the affairs of any railroad company: and whoever shall refuse, without justifiable cause, to Penalty for appear and testify, or who shall in any way obstruct any resisting. Railroad Commissioner in the discharge of his duty, shall be fined not exceeding one thousand dollars, or imprisoned not exceeding one year, or both.

be paid.

The fees of witnesses summoned by the Railroad Com-Witness fees to missioners to appear before them under the provisions of the sixteenth section of part nine, chapter two, title seventeen (page 321) of the general statutes, and the fees for summoning such witnesses, shall be taxed by the Commissioners and paid by the treasurer of the State upon the order of the comptroller.

1876. Sec. 17. The Railroad Commissioners shall make a eral Assembly. report of the general conduct and condition of all rail-Sec. 17. The Railroad Commissioners shall make a roads, and of any violation of law by any of them, to each General Assembly in the second week of its session, with such suggestions for legislation as they deem proper.

# Title VI.

canal, or turnpike charters.

1844. 1865. Sec. 8. No petition for the incorporation of any rail-notions concern-road, horse railroad, canal, or turnpike company, or for ing railroad, an alteration of the charter of any such company, shall Sec. 8. No petition for the incorporation of any railan alteration of the charter of any such company, shall be heard by the General Assembly, unless public notice shall have been given by advertisement in some newspaper published in the county where such railroad, horse railroad, canal or turnpike is proposed to be or is located, at least three weeks before the first day of the session to which such petition is brought, designating the intended route of such railroad, canal, or turnpike, the streets, highways, and other intended route of such horse railroad, or the proposed alteration of such charter; nor unless the petition for such railroad company is accom-Pentions to be panied with, and supported by, the report of a skillful engineer, founded on examination, showing the general profile of the surface of the country through which said railroad is proposed to be made, the manner of its construction, the feasibility of the route, the character of the soil, and the probable expense of constructing the same.

Petitions to be report of engineer.

Title XVII, Chap. 2, Part 9.

# ARTICLE I.

### ORGANIZATION OF COMPANIES.

1871. General railroad law.

Section 1. Any number of persons not less than twenty-five may form a company for the purpose of constructing, maintaining, and operating a railroad for public use in the conveyance of persons and property.

Articles of association.

SEC. 2. The persons forming such railroad company shall make and sign articles of association, in which shall be stated: First, the name of the company; second the

place where its principal office or place of business is located, which shall be and continue in this State; third, the places from and to which and the name of all the towns through and into which it is proposed to construct, maintain, and operate said road; fourth, the length of said railroad, as nearly as may be, and the amount of capital stock of the company, which shall not be less than ten thousand dollars for every mile of road proposed to be constructed; fifth, the names and residences of not less than nine directors of said company, who shall be chosen by the persons subscribing said articles of association, and a majority of whom shall always be residents of this State, and who shall manage its affairs for one year; but the amount of the funded and floating debt of any such corporation shall at no time exceed the amount of cash actually paid in upon its capital stock.

SEC. 3. The capital stock of said company shall be Capital stock. divided into shares of one hundred dollars each, and each subscriber to such articles of association shall subscribe thereto his name, residence, and the number of shares he agrees to take in such company; and on compliance with the provisions of the succeeding sections, such articles of association may be filed in the office of the Secretary of this State, who shall endorse thereon the day they are filed, and record them; and thereupon the persons who have subscribed such articles, together with all persons who shall become stockholders of such company, shall be a corporation by the name specified in Name. such articles.

Such articles of association shall not be filed Engineer's re-Sec. 4. and recorded unless they are accompanied by the report, port to accom-under oath, of a skillful engineer, founded on an actual cles of associaexamination of the route, showing the character and tion. structure of the proposed road-bed, with its indications of rock or earth cuttings; the manner in which it is proposed to construct said railroad; the general profile of the surface of the country through which it is proposed to be made; the feasibility of the route and an estimate of the probable expense of constructing the same; a copy of which report shall be kept on file in the office of the Secretary of this State; nor shall such articles of association be filed and recorded until at least five thousand dollars of stock for every mile of railroad proposed to be made is subscribed thereto, and ten per cent. of such subscription paid in cash to the directors named in said articles, nor unless there is annexed thereto an affidavit made by at least three of said directors, Affidavit by dithat the amount of stock required by this section has rectors.

been in good faith subscribed, and ten per cent. in cash paid thereon as aforesaid, and that it is intended in good faith to construct the road named in such articles; and a copy of any articles of association filed and recorded as aforesaid, or of the record thereof, certified by the Secretary of the State, shall be prima facie evidence of the due formation, existence, and capacity of said corporation.

Subscriptions to the capital stock.

Sec. 5. When such articles of association are recorded in the office of the Secretary, the directors may, in case the whole of the capital stock is not subscribed, open books of subscription to the same in such places and on such notice as they may deem expedient, and may continue to receive subscriptions until the whole of the capital stock is subscribed; and no subscription shall be received or taken without such payment of ten per cent.; but such company shall not commence the construction of its road until at least ten thousand dollars a mile is subscribed to the capital stock thereof by responsible persons.

Powers of the company.

Sec. 6. Every railroad company may hold such real estate as may be convenient for accomplishing the objects of its organization; may by its agents enter upon such places as may be designated by its directors, for the purpose of making surveys and determining the line whereon to construct said railroad; and may construct, equip, and maintain a railway, with one or more tracks, over the route specified in its charter or articles of association, and transport persons or property thereon by any power.

1867.

Sec. 7. No land shall be taken without the consent Right of way to of its owner except within twelve months after the aptwelve months, proval of the location of the route by the Railroad Com. missioners;\* and when the lands of any feme covert, infant, cestui que trust, or person non compos mentis, shall be necessary for the construction of any railroad, said lands may be taken on giving notice to the husband of such feme covert, the trustee of any such cestui que trust, the guardian, either natural or appointed, of such infant, and the conservator of such person non compos mentis, who may respectively release all damages for lands so taken, as fully as if the same were holden in their own right.

Trustees may release.

Sec. 1. Every railroad company organized under Time for taking the general railroad law may take land subject to the law in such case provided, at any time within two years after the approval of the location by the Railroad Commissioners.

SEC. 2. If any railroad company formed under the when corporate provisions of article one, part nine, chapter two, title sever existence ceases and Commissenteen of the general statutes, shall not within two years sioners may exafter its articles of association are filed and recorded in tend time for the office of the secretary of this state, commence the construction of its road and expend thereon ten per cent. of the amount of its subscribed capital, or shall not finish or put in operation its railroad within five years from the time of filing and recording its articles of association as aforesaid, its corporate existence and powers shall cease: provided, that the Railroad Commissioners shall extend the time for the commencement of such railroad and expending ten per cent, and for taking lands, for a period or periods not exceeding, in the whole, two years beyond the time of two years hereinbefore referred to, if said railroad company has been prevented by litigation, or by the opposition of any party, from complying with the provisions of this statute.

Sec. 3. Any railroad company organized under the Underwhat con-

provisions of the general railroad law may construct its ditions navigable waters may railroad across navigable waters, when said railroad be bridged. company shall have filed in the office of the secretary of this state a sworn statement of a competent engineer, approved by the railroad commissioners and the president and treasurer of said railroad company, that there has been expended in the construction of their railroad in this state a sum equal to ten thousand dollars for each mile of their said railroad within this state between either terminal point in the location of said road and the proposed location of said bridge; provided, however, that no bridge shall be constructed across any river or harbor nearer the sea than some existing bridge across such river or harbor; and further provided, that all such bridges shall be constructed in such manner, and of such materials and with draws of such width for the passage of vessels, as the Railroad Commissioners of this state shall authorize and direct; but nothing herein shall be construed to authorize any railroad company to construct or use a bridge for any but railroad purposes.

Sec. 4. Any railroad company may, subject to the The issue of existing provisions of law, issue bonds and execute bonds. mortgages to an amount not exceeding one-half of the sum which its president, treasurer, and an engineer approved by the Railroad Commissioners shall certify under oath to the comptroller of this state has been actually expended upon its railroad; and any false swearing in the matter shall be perjury. Provided, however, that the whole amount of bonds outstanding at any one

time shall not exceed one-half of the actual cost of the construction of such railroad.

Ownership in other railroad stock or bonds prohibited un-less specially authorized.

Sec. 5. No other railroad company shall subscribe for, take, or hold any stock or bonds of any railroad company established under the general railroad law, either directly or indirectly, unless specially authorized by the general assembly.

How additional

Sec. 6. Every railroad company, after its line of railland is obtained, road shall have been located, approved, and established, may take land for additional tracks, turnouts, and freight and passenger stations and depots, in the manner provided by law for the taking of lands by railroad companies; also for the purpose of supplying water for the use of its engines and stations.

Repeal.

Sec. 7. Section nine of article one, part nine, chapter two, title seventeen (page 317) of the general statutes, and all acts and parts of acts inconsistent herewith, are hereby repealed.

Increase of capital stock.

Sec. 8. In case the capital stock of any railroad company is found to be insufficient, it may, with the concurrence of two thirds in amount of the stock represented at a meeting of the stockholders called for that purpose, increase its capital stock to such amount as may be required for the purposes of said road, and in such manner and on such terms as may be prescribed by said meeting; and the board of directors of any railroad company may at any time, with the consent of the stockholders, increase its capital stock to an amount sufficient to extinguish its funded and floating debt; but the amount of such increased capital stock, at its par value, shall not exceed the amount of such debts, and such increased stock shall only be issued to take up and cancel an equal amount of debts as aforesaid.

1883. Consolidation panies.

Section 1. Any railroad company incorporated under of railroad com. the laws of this state for the purpose of building and operating a railroad within this state, extending to or beyond the boundary line of this state, may consolidate its capital stock, franchises, and property with the capital stock, franchises, and property of any other incorporated railroad company whose line of railroad, built or to be built, is situated wholly outside this state, whenever the railroads of the companies thus consolidating form one continuous line of railroad from some point in this state to some point in an adjoining state; provided, that no companies shall thus consolidate if at the time of their consolidation the aggregate outstanding bonds of the companies proposing so to consolidate exceed onehalf of what has been actually expended upon the rail

roads of such consolidating companies; the amount of said outstanding bonds to be ascertained as follows: the same to be certified to the comptroller of this state in the case of each company by the written statement under oath of the president and treasurer of said company, and of an engineer approved by the Railroad Commissioners of this state, and false swearing in the matter shall be perjury: and provided also that no railroad companies shall be consolidated under this act whose railroads, built or to be built, run on parallel or competing lines

Such consolidation shall be made as follows: Manner of The directors of the companies proposing to consolidate consolidation.

may enter into a joint agreement, under the corporate seal of each company, for the consolidation of said companies and railroads, and prescribing the terms and conditions thereof, the mode of carrying the same into effect, the name of the new corporation, the number and names of the directors and other officers thereof, and who shall be the first directors and officers and their places of residence, the number of shares of the capital stock, the amount or par value of each share, and the manner of converting the capital stock of each of said companies into that of the new corporation, and how and when directors and officers shall be chosen, with such other details as they shall deem necessary to perfect such new organization and the consolidation of said companies or railroads. But in no case shall the capital stock of the company formed by such consolidation exceed the sum of the capital stock of the companies so consolidated, at the par value thereof, nor shall any bonds or other evidences of debt be issued for a consideration for, or in connection with, such consolidation.

Said agreement shall be submitted to the stockholders Articles of of each of said companies or corporations at a special agreement to be meeting thereof, called separately for the purpose of stockholders. taking the same into consideration; due notice of the time and place of holding said meeting, and the object thereof, shall be given by each company to its stockholders by written or printed notices addressed to each of the persons in whose names the capital stock of such company stands on the books thereof, and delivered to such persons respectively or sent to them by mail, when their post-office address is known to the company, at least thirty days before the time of holding such meeting, and also by a general notice published daily for at least four weeks in some newspaper printed in the city, town, or county where such company has its principal

office or place of business, and at the said meeting of the stockholders the agreement of the said directors shall be considered, and a vote by ballot taken for the adoption or rejection of the same, each share entitling the holder thereof to one vote, and said ballots shall be cast in person or by proxy, and if two-thirds of all the votes of all the stockholders shall be for the adoption of said agreement, then that fact shall be certified thereon by the secretaries of the respective companies under the seals thereof, and the agreements so adopted, or a certified copy thereof, shall be filed in the office of the secretary of this state, and shall from thence be deemed and taken to be the agreement and act of consolidation of the said companies; and a copy of the said agreement and act of consolidation, duly certified by the secretary of this state, under his official seal, shall be evidence in all courts and places of the existence of said new corporation, and that the foregoing provisions of this act have been fully observed and complied with.

Rights, franchises, etc.

Said consolidated company, when formed as above provided, shall have and enjoy all the rights, franchises, property, and privileges which at the time of their consolidation were severally had or enjoyed by said constituent companies, subject to the provision that the consolidation permitted by this act shall not confer upon any railroad company any power or privilege not given by the laws of this state to all railroad companies organized under the general railroad laws of this state; subject also to the provisions of section five of this act; and said consolidated company shall be subject, as respects the construction, maintenance, operation, and taxation of that portion of its road built or to be built in each state, to the laws of such state, as fully as if no consolidation had been made; nor shall the right of any creditor of any company thus consolidated be affected by such consolidation.

May issue bonds, etc. Sec. 4. Said consolidated company may issue bonds, and secure the same, by a mortgage of its entire franchises and property, both within and without this state, existing or to be acquired, or any part thereof, to one or more trustees, to be nominated by said company and approved by the governor of this state; and said mortgage may provide for a foreclosure or sale of the entire road and franchises in both states, in case of a default upon the bonds, by judgment or decree of a court of competent jurisdiction in this state.

Sec. 5. The provisions of section eighty-two of article two, part nine, chapter two, title seventeen of the general statutes (page 332), as amended by section four of chapter one hundred and forty of the public acts of 1882 (page 217), and of chapter thirty-eight of the public acts of 1877 (page 166), shall apply to the bonds and mortgage herein authorized.

Sec. 6. Said consolidated company may sue and be sued in any county in this state, into or through which its railroad or railroad route may extend; and not less than six of its directors shall be at all times citizens of

this state.

Section 1. Whenever any railroad company shall 1878. desire to increase its capital stock, it shall make applica-railroad comtion to the Railroad Commissioners in writing, setting pany desiring to forth the amount to which and the purpose for which it ital stock. is desired to make such increase. Whereupon the Commissioners shall fix a time and place for hearing such application, and require such notice thereof to be given as they may deem reasonable.

The Commissioners shall make a finding of Finding of facts, all the essential facts presented to them in regard to commendation such proposed increase of capital stock, and report the by R. R. Comsame to the next session of the general assembly, with a missioners. recommendation whether such increase should be allowed or not, and if allowed, the manner in which and terms upon which such stock should be issued.

SEC. 3. No railroad company shall increase its capital Capital stock stock except by special authority of the general assem creased by R. R. bly, nor shall such authority be given except upon the co. without recommendation of the Railroad Commissioners as here-ity.

in provided.

SEC. 4. It shall not be necessary for the provisions of This act operathis act to be accepted by any railroad company before special acceptthe same shall become operative as an amendent to the ance. charter of such company.

SEC. 5. All acts and parts of acts inconsistent here-Repeal.

with are hereby repealed.

SEC. 10. Nothing contained in this article shall be These provisconstrued to authorize the construction of any horse ions not to aprailroad in any city or borough; or the bridging of roads, nor authorize bridging or using the track, ing navigable wharves, depot, or depot grounds of any other company waters, or inwithout its property for the purpose of any other company with the purpose of a property than the purpose of the purpose o without its consent, except for the purpose of crossing existing railroads. or connection.

<sup>\*</sup> See Section 3, Act 1882, page 11.

# ARTICLE II.

### STEAM RAILROADS.

#### SECTION.

- Officers and Members.
- 1. What railroads included in the provisions of this Article.

  Company Officers and by-laws.

  Meetings, how called; stock votes.
- 5. Officers, when not to vote on proxies.
  6. Stock not to be voted on if assessments
- are unpaid. 7. Votes on stock of town, by whom cast.

11. Limitation of proxies.

### Location and Construction.

- What lands may be taken.
   Alteration of location.
- 20. How lands may be taken.
- Daw ladius may be taken.
   Damages, if road is never actually opened.
   Owners may require a plan of land taken.
   Map of road to be filed with town clerk.
   Statement to be filed with Secretary.
   Payment of laborers.
   Contracts with connecting roads.
   Crossing highways or water-courses.
   Appeals from order authorizing crossing.

- 29. Appeals from order authorizing crossing streams.
- 31. Warning boards at grade crossings. 32. Right of way, how obtained on alteration of highways.
- 33. Height of covered bridges.
- 34. Footways on railroad bridges.
- Cattle-guards.
- 46. State's Attorney to complain if company fail to repair highways.

### Dépôts.

- 47. When railroad trains to stop near villages.
  48. Stations, how established on petition to judge of superior court.
  49. Security for compensation of engineer.
  50. Stations not to be abandoned without appropriate of Commissioners.
- proval of Commissioners. 51. Abandoned stations, how re-established.
- 52. Appeals from Railroad Commissioners.
   53. Application to Superior Court to compel stoppage of trains at dépôts.
- 54. Hearing before committee,
- 55. Report of committee.
- 56. Order of court, how enforced; costs.
  - 5. Obligation of and to Companies.
- 57. Companies to afford each other mutual facilities.
- 58. How compelled to make proper connection.

#### SECTION.

- 59. Trunk roads to furnish equal facilities to intersecting roads.
- 60. How to compel this to be done.
  61. Order by railroad commissioners as to railroad connections.
- 62. All connecting roads to have equal facilities
- 63. Penalty
- 64. Connecting aprons; hand cars not to be left near crossing; drinking-water for passengers; baggage checks; names of dépôts to be posted up; designation of destination of trains.
- 65. Fraudulent evasion of paying fare.
- 66. Change in commutation fares. 67. Transportation of milk. 68. Certain employés to wear badges.
  - Trespasses on cars on tracks; riding on platforms.
- Complaint by railroad agents.
- 71. Punishment.
- 72. Engine bells and whistles.
  73. To be sounded at crossings.
- 74. Engineers to have copies of this law, and be sworn to obey it.
  75. Stopping trains at bridges and crossings.

- 77. Stopping trains at dépôt near drawbridge,
  78. Switches at railway junctions.
  79. Special orders by commissioners to passing crossings without stopping.
  80. Number of brakeman required on a train.
  19. Notice to Commissioners of cardiacter.
- 81. Notice to Commissioners of accidents.

### Bonds and Mortgages.

- 82. Loans and bonds.

- 52. Loans and bolds.
  53. Mortgage of road.
  54. Surrender of road to mortgage trustees.
  55. Limitation of liability of trustees in pos-
- 86. Return and record of inventory.
- 87. Rendition of quarterly accounts; foreclosure.
- 88. Removal of trustees.
- 89. Right of prior encumbrances saved 90. Trustees to have the powers of the com-
- 91. Expenses and compensation of trustees.

# 7. Reports of Companies.

Forms of reports. Reports to be made annually. Additional returns. Defective returns.

## OFFICERS AND MEMBERS.

1840. What railroads included in the provisions of this article.

Section 1. All railroad companies which transport 1871. passengers or freight on their roads otherwise than by animal power alone, shall have all the powers and be subject to all the provisions contained in the succeeding sections of this article respecting such companies, except otherwise specially provided in their charters.

SEC. 2. The direction of the affairs of every such company offcompany shall be vested in a board of not less than nine cers and bydirectors, annually chosen by the company, who may fill any vacancies which may occur in their number, and shall elect one of their own number president of the board, who shall also be president of the company, and may also choose a secretary who shall also be secretary of the company, and be sworn to a faithful discharge of his duty, and a treasurer, who shall give bonds to the company in such sum as shall be required by the by-laws. for the faithful discharge of his trust, and such other officers as they may deem expedient, and may make by-laws and regulations in regard to the management of the stock, property, and affairs of said company.

Sec. 4. All meetings of the company shall be called 1849. in such a manner as shall be provided in the by laws, called; stock and at such meetings each member shall be entitled to votes.

one vote for each share held by him.

Sec. 5. Every railroad company may prohibit the 1853. officers from voting in the election of directors upon any not to vote on other stock than their own; and no officer of such com-stock of others. pany shall request any stockholder to execute a power of attorney to vote upon his stock; and no person shall be allowed to vote by virtue of a power so obtained; and any person who shall violate the provisions of this sec-Penalty. tion shall be disqualified from holding any office in said company for one year thereafter.

# Title XVII, Chapter 1.

SEC. 6. No subscriber to the capital stock of any Stock not to be railroad company shall be allowed to vote on any of said sessments are stock, unless all assessments or installments on it, legally unpaid. called in by such company, shall have been paid in full.

Sec. 7. The agent appointed by the town to subscribe 1869. for stock in any railroad company may vote on the on shares of shares of stock subscribed for by him, in all meetings of railroad stock subscribed for by him, in the provise direct. such company, unless such town shall otherwise direct. by towns,

Sec. 11. No person shall vote at any meeting of the 1831. 1852. stockholders of any bank or railroad company, by virtue tion of. of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

Section 1. Every railroad corporation, before applying to the Railroad Commissioners for their approval of the location of its road, shall deposit with the state treasurer a sum equal to eleven dollars per mile of the length of its proposed road in this state. And the comp1882.

troller shall include such corporation among the several railroad companies in his next annual apportionment of the office expenses and salaries of the board, estimating the length of its main track or tracks as equal to said proposed length of road. And the state treasurer shall deduct the amount so apportioned to such corporation from said deposit, and return the remainder to the treasurer of such corporation.

Sec. 2. This act shall take effect on the first day of

January, A. D. 1883.

### LOCATION AND CONSTRUCTION.

,1849. Company may lay out road and take land on payment of appraisal.

Every railroad company may lay out its road not exceeding six rods wide, and for the purpose of cuttings, embankments, and procuring stone and gravel. and for necessary turnouts, may take as much more real estate within the limits of its charter as may be necessary for the proper construction and security of the road; but no real estate without the limits of said road shall be so taken without the permission of the parties interested therein, unless the Railroad Commissioners on application of such company, and after notice to said parties, shall first prescribe the limits within which real estate shall be taken for said purposes, and no railroad shall lay out and finally locate its road without the written approbation of the location by said commissioners; Commissioners and any company may change the location of its road, or of any section or part thereof, either before or after such location has been approved by the commissioners, provided such change is made before the construction of said road or of said section or part thereof has been commenced, and is made with the written approbation of said commissioners; provided, that all damages that company may be occasioned to any person by the taking of any real estate for said purposes shall be paid for by said company as provided by law.

shall prescribe limits,

1883. of road.

1863. Alteration of location.

Certificate of alteration to be recorded.

Sec. 19. Every railroad company, after its line of read shall have been located, approved, and established, may so far alter the location of such road as to change the radius of its curves, straighten and improve its lines, width, and extent of depot grounds, slopes and embank. ments, and extend its lines of sight, when such changes are approved by the Railroad Commissioners; \* a certificate of which changes, duly signed by such commissioners, shall be lodged for record in the town clerk's office, in the town or towns in which such changes are made.

Whenever any railroad company shall take land for whenever any railroad company shall take land for 1851. railroad purposes, the effect of which is to cut off other when companies shall land from practical access to the highway, said railroad provide private may, with the approval of the Railroad Commissioners, of other land. take additional land, sufficient to procure a convenient way from the land so cut off to the highway, and shall provide for the use of the owner of the land cut off as aforesaid a suitable way over such additional land to the highway. Said way shall remain a private way for the use of the owner of the land cut off as aforesaid, and the city or town in which it is situated shall not be liable for its maintenance nor responsible for its defects. For the purposes of this act, lands may be acquired in the manner now provided by law for the taking of land by railroad companies.

No railroad company shall hereafter lay out or locate 1881. its road, or any part thereof, through any cemetery or built through No railroad company shall hereafter lay out or locate any approach in common use from the highway thereto, cemeteries. and within one quarter of a mile thereof, unless the Railroad Commissioners, when called upon to approve the proposed lay-out of said road, shall find that said cemetery or the approach thereto was located for the purpose of obstructing such lay-out, or unless said commissioners shall unanimously approve such lay-out or location.

Sec. 20. When any railroad company shall have the right to take real estate for railroad purposes, and can-Land, how tanot obtain it by agreement with the parties interested ken, appraisal, damages, etc. therein, it may apply to any judge of the Superior Court for the appointment of appraisers to estimate all damages that may arise to any person from the taking and occupation of such real estate for railroad purposes, and after reasonable notice of said application shall have been given to all parties in interest, such judges shall appoint three appraisers, who shall be sworn, and give reasonable notice to said parties in regard to the time and place of making such estimate, and shall view the premises and estimate such damage, but shall not include in such estimate the expense of erecting and maintaining fences along the line of such railroad; and shall return an appraisal of such damages in writing, under their hands, to the clerk of the Superior Court in the county where the estate lies, who shall record it; and when so returned and recorded, such appraisal shall have the effect of a judgment, and execution may issue at the end of sixty days from the time of such return, in favor of the persons respectively to whom damages may be appraised; and said appraisers shall be paid by said company for the time

be worked until damages have been paid.

Railroad not to actually spent in making such appraisal and return; but no railroad shall be worked upon, or opened across any real estate, until the damages appraised to any person interested therein shall have been paid or secured to be paid to his satisfaction, or deposited with the treasurer

of the county for his use.\*

1876. How a railroad company may be relieved of an easement reto them. in some cases.

SECTION 1. Whenever any grant or conveyance to any railroad company of any parcel or parcels of land or right of way, reserves any right, title, interest, easement served in a deed or privilege in such land, or subjects such company to special conditions or covenants, which reservations, conditions, or covenants may interfere with said company furnishing reasonable and proper depot accommodations to the public, and such company cannot agree with the party or parties in interest as to the compensation or damages to be paid for the release of such reservation, condition, or covenant, then such company may, with the approval of the Railroad Commissioners first had and obtained, condemn such reservation, condition, covenant, or restriction in the same manner as is provided for taking, appraising, and paying for land in section twenty, of part nine, chapter two, of title seventeen, of the General Statutes of this state.

Gen Statutes, p 321.

Pending suits not affected.

This act shall not affect any suit now pend-Sec. 2. ing.

1858. Land owners to recover actual damages only, where road is discontinued.

Sec. 21. When any real estate shall have been laid out for railroad purposes and the damages shall have been appraised, and such road, or any part thereof, shall have been abandoned or discontinued before the same shall have been opened and worked, no such execution shall issue, nor shall an action be brought against said company for the recovery of such damages by any of the owners of land over which such road or part of a road shall have been laid out and discontinued as aforesaid; but any such owner may recover of such company the actual damage which he may have suffered in consequence of the laying out of such road, or from any unreasonable delay in opening and working the same.

1849. Owners may require a plan of land taken,

When any railroad company shall take any property for the purpose of its railroad, the owner of such property may at any time within three years thereafter demand in writing of the treasurer of the company a written description of the property so taken, and said company shall within thirty days deliver to him such description; and if it fail to do so all its rights to enter upon or use said property, except for making surveys,

<sup>\*</sup>Owners of fee highway, on which a railroad is located, entitled to damages. 26 Conn., 249. Incidental injury to adjacent land of same proprietor to be considered. 21 Conn., 294.

shall be suspended until it shall have so delivered such

description.

Within ninety days after the railroad of Corporations to any company shall have been laid out in any town and deposit plan of any town and road with town approved by the Railroad Commissioners, such company clerk. shall deposit with the town clerk a correct plan, signed by its president, of so much of said railroad as lies in said town, drawn upon a scale of at least five inches to the mile, upon which shall be accurately delineated the direction and length of each course, and the width of the land taken.

SEC. 24. Every railroad company shall, within six Locations of months after the final location of its road, file a state in Secretary's ment of such location, defining the courses and distances, office.

with the Secretary of this State.

Sec. 25. Every railroad company in making contracts 1870. Security from for the building of its road shall require sufficient security from contractors for rity from the contractors for the payment of all labor paying laborers, liability of comthereafter performed in constructing the road by per-pany therefor. sons in their employ; and such company shall be liable to the laborers employed, for labor actually performed on the road, if they within twenty days after the completion of such labor shall in writing notify its treasurer that they have not been paid by the contractors.

# Title XVIII, Chap. 7.

Sec. 13. Every railroad for the construction of which, 1871. or of any of its appurtenances, any person shall have a for services or claim for materials furnished or services rendered under material furnished for its any contract with or approved by the corporation own-construction. ing or managing such railroad, shall, with its real estate, right of way, material, equipment, rolling stock, and franchise, be subject to the payment of such claim; and said claim shall be a lien on said railroad, railroad property, and franchise, and the manner of asserting and perfecting such lien, by notice, certificate, and foreclosure, shall be in all respects in accordance with the provisions of the four preceding sections of this chapter; except that the certificates of the lien and its discharge shall be filed in the office of the Secretary of this State, who shall record them in a book kept for that purpose.

Section 1. Any railroad company may in the con- 1882. struction of its railroad cross the railroad of any other connect with company or connect with the same; and if it cannot other roads. agree with such other railroad company, or the managers thereof, as to such crossing or connection, the Railroad

Commissioners may determine the place and manner of such crossing or connection, after reasonable notice to the several companies in interest to appear and be heard in relation to the matters contained in such notices, and may make such orders as to bridges, abutments, piers. tunnels, arches, excavations, retaining walls, embank ments, and approaches as they shall judge necessary; but no railroad shall cross any other railroad at grade without the consent and approval of the Railroad Commissioners.

This act shall not affect any existing grade Sec. 2. crossing, or any grade crossing which has been authorized or approved by the Railroad Commissioners.

Sec. 3. This act shall not affect the crossing of the New York & New England Railroad by the Hartford & Connecticut Valley Railroad, authorized at this ses-

sion of the General Assembly.

are allowed.

No railroad hereafter constructed shall cross any other When railroad at grade, except for the purpose of connecting therewith, where the avoidance of a grade crossing is practicable; and the Railroad Commissioners shall be judges of the question of practicability. This act shall not apply to the New Canaan railroad, nor the Meriden & Cromwell railroad.

Contracts with connecting or intersecting roads.

Branches.

Sec. 27. Any railroad company may make lawful contracts with any other railroad company with whose railway its tracks may connect or intersect, in relation to its business or property, and may take a lease of the property or franchises of, or lease its property or franchises to, any such railway company; and may construct branches from the main line to any place in this State, subject to the provisions of this Part.

1878. Leases of rail-

Sec. 1. No lease of any railroad hereafter made shall Leases of rail-roads regulated, be binding on either of the contracting parties for a period of more than twelve months, unless the same shall be approved by the stockholders of the company or companies that are parties to the lease, by a vote of two-thirds of the stock represented in person or by proxy, at a meeting of the stockholders called for that purpose, and at least one month's notice shall be given of such meeting by advertising twice a week for four weeks in a daily paper published in the State, and also by mailing a copy of the call and of the lease to each stockholder; and said notice and call shall state that at the meeting the lease will be submitted for the approval of the stockholders.

1849. Crossing highways or watercourses.

Sec. 28. When it shall be necessary for the construction of a railroad to intersect or cross any water-course not navigable, or any public highway, the railroad com-

pany may construct said railroad across or upon the same if the Railroad Commissioners shall judge it necessary: but said company shall restore said water-course or highway thus intersected to its former state, or in a sufficient manner not to impair its usefulness; and in case any highway is so located that said railroad cannot be judiciously constructed across or upon the same without interfering therewith, said company may, with the consent of said Commissioners, cause such highway to be changed or altered, so that said railroad may be made on the best site for that purpose; but said company shall put such highway in as good situation and repair as it was previous to such alteration, under the direction of said Commissioners, whose determination thereon shall be final.\*

Sec. 29. When any railroad company shall be authorized by the Railroad Commissioners to cross any order authorizestream of water, or water-course, not navigable, or pond in the crossing of reconverge. of water, an appeal shall be allowed to any interested ble streams. person aggrieved by such permission, to any judge of the Superior Court, within twenty days after the owners of the land adjoining said stream, at the point of said crossing, shall have had actual notice of the manner in which said Commissioners have permitted said stream to be crossed; which appeal shall be by a suitable petition, in writing, for a hearing in regard to the crossing, with a citation attached thereto, returnable within twelve days after its date, and served at least five days before the return day, upon such company. And said judge shall have, for the purpose of disposing of said appeal, all the powers of the Superior Court, and may proceed, by himself or by committee, to a hearing in regard to the propriety of said manner of crossing; and may render a decree either establishing more and sufficient water-way at the place of crossing, or providing such method of crossing that the usefulness and safety of said stream may be preserved, and that the safety of the public may not be endangered; or may confirm said mode of crossing; and if said alteration is so decreed may award costs against said company; and if said mode of crossing is confirmed, may award costs against Award of costs. the appellants, and may issue execution in favor of either party for costs, to be taxed as in civil actions in court. Said appeal shall be a supersedeas, so far as said crossing Appeal to be a is concerned, until judgment shall be rendered thereon supersedeas.

by said judge.

<sup>\*</sup> Determination of Commissioners cannot be reviewed by the Superior Court. 27 Conn., 148.

1835. Warning boards at grade crossings.

Sec. 31. Every railroad company shall keep and maintain at each crossing at grade of any highway, at which there is no gate, warning-boards of such a description as the Railroad Commissioners may approve.

1871 Right of way for highways for railroads, how obtained. SEC. 32. When any highway or street shall be changed or altered by any railroad company with the consent of the Railroad Commissioners, and it shall be necessary to take any land for a highway to which such company has not obtained title, and over which neither said company nor the town in which such change shall be made has any right of way, and said company is unable to agree with the owner thereof in regard to the amount of damages to be paid therefor, the same proceedings shall be had for the purpose of procuring the required right of way as are provided by the twentieth section of this Article, in regard to taking land for railroad purposes.

1883. Railroads to go over or under highways.

Every railroad company or trustee oper-Section 1. ating any railroad which may locate and construct a railroad across any turnpike, highway or public street, shall construct it so as to cross over or under the same; and may, under the direction of the Railroad Commissioners, raise or lower the same at said crossing, or change the location thereof; and shall make and maintain such bridges, abutments, tunnels, arches, excavations, embankments and approaches as the Railroad Commissioners shall order, and the convenience and safety of the public travel upon said turnpike, highway, or street may require; but the Railroad Commissioners may, upon due notice to said company and to the selectmen of the town or mayor of the city in which said crossing is situated, direct such company or trustee to construct its railroad at such crossing upon a level with the turnpike, highway, or street; but no such direction shall be given in any case except for special reasons which shall be recorded in the records of the Railroad Commissioners.

When grade crossings are permitted.

Highway to be built over or under railroad. Sec. 2. Whenever a new highway or a new portion of a highway shall hereafter be constructed across a railroad, such highway or portion of highway shall pass over or under the railroad, as the Railroad Commissioners shall direct. The company or trustee operating such railroad shall construct such crossing to the approval of the Railroad Commissioners, and may take land for the purposes of this section in the manner now provided by law for the taking of lands by railroad companies. One-half the expense of such crossing shall be borne by the company or trustee constructing the same, and the other half thereof shall be paid to said company or trustee by

the town, city, or borough which constructs such highway or portion of highway. If said highway shall cross over said railroad the structure necessary therefor shall be maintained and kept in repair by the party bound to maintain said highway; but if it shall cross under said railroad, such structure shall be maintained and kept in

repair by said company or trustee.

SEC. 3. The Railroad Commissioners may, when in their opinion public safety requires an alteration of any may order alterhighway crossed at grade by a railroad, after a hearing atton of highhad upon such notice as they shall deem reasonable to the railroad company owning or operating said railroad, and to the selectmen of the town, mayor of the city, or warden of the borough within which said highway is situated, and to the owners of the land adjoining said crossing, order such alterations in such highway as they shall deem best, and shall determine and direct by whom such alterations shall be made, at whose expense, and within what time; provided, that in no case shall more than one-half the expense be paid by the town, city, or borough aforesaid; and provided further, that such alterations as are made at the primary instance of the Railroad Commissioners shall not be ordered at the rate of more than one a year on any one railroad, except in the case of railroads now having a double track throughout their entire length. Railroad companies may take land for the purposes of this section, in the manner now provided by law for the taking of lands by railroad companies.

Sec. 4. No lands shall be taken by any railroad company or trustee operating a railroad for the purpose Commissioners mentioned in this act, except such as are necessary, to necessity for which necessity shall be certified by the Railroad Combinator to be taken. missioners; but no such taking need be based upon any special finding that public necessity and convenience

require such taking.

Every railroad company which shall fail to comply with any provision of this act shall forfeit to the Penalty. town in which such crossing is situated one hundred dollars for each and every month of such non-compliance. In each and every instance of such non-compliance, the Railroad Commissioners shall give notice of all such forfeitures to said town, which shall collect the same.

Sec. 6. Sections six and seven of part one, chapter seven, title sixteen of the General Statutes (page 232), and section thirty of article two, part nine, chapter two, title seventeen of the General Statutes (page 324), are hereby repealed.

Sec. 7. Nothing contained in this act shall in any

1884.

1883.

1883.

respect repeal or modify the provisions of chapter thirtysix of the public acts of 1876 (page 102).

Sec. 33. All covered bridges constructed on the line 1869. Covered bridgof any railroad shall not be less than eighteen feet in es, height of. height from the top surface of the rail laid in the track on the bridge to the under side of the cross-beams overhead \*

#### RAILROAD BRIDGES AND BRIDGE GUARDS.

Section 1. Every railroad corporation shall, within 1878. Railroad com-six months from the passage of this act, if required by the Railroad Commissioners, erect and thereafter mainbridge guards. tain suitable bridge guards at every bridge over its rail.

road less than eighteen feet in height above the track; such bridge guards to be approved by the Railroad Commissioners, and to be erected and adjusted to their satisfaction.

Penalty for neglect.

Sec. 2. Any railroad corporation refusing or neglecting to comply with the provisions of this act, shall, for each month of continuance in such refusal or neglect, forfeit and pay to any person who shall sue therefor, the sum of fifty dollars, to be recovered in an action of debt on this statute.

1866. railroad bridges.

Sec. 34. When in the opinion of the selectmen of Footways upon any town, or of the Common Council of any city, a footway upon the line of any railroad bridge or causeway within the limits of such town or city would be of public convenience, and the railroad company owning such bridge or causeway shall not consent thereto, such selectmen or Common Council may call out the Railroad Commissioners, who, after due notice to such company, shall inquire into the facts, at the expense of such town or city. And if said Commissioners shall find that a footway along such bridge or causeway would be of public convenience or accommodation, they shall authorize such town or city to construct or maintain the same at their own expense, and to attach the same for support to such bridge or causeway; provided, such footway be constructed entirely outside of the bridge or causeway to which it is attached, and so constructed, used, and maintained as not to interfere with the necessary and proper use of such bridge or causeway of such company.

1850. 1874. Cattle guards.

Every railroad company shall construct Sec. 45. suitable cattle guards and fences therefrom at all crossings of passways or highways, to prevent cattle from passing upon its railroad, except when the Railroad Commissioners deem it unnecessary.

<sup>\*</sup>For the height required for bridges and highways over railroads, see Title XVI, Chapter VII, Part I.
†See 37 Conn., 479.

Section 1. Every railroad company shall erect and maintain fences on the sides of the railroads operated by When railroad it at such place or places as the Railroad Commissioners erect and mainshall direct; and every railroad company operating any tain fences. railroad constructed under any act of incorporation passed since the first Wednesday of May, 1850, or hereafter constructed, shall cause sufficient fences to be erected and maintained on the sides of such railroads, except at such place or places as the Railroad Commissioners shall adjudge them unnecessary; such fences to be erected by all companies hereafter organized, within twelve months after they enter upon and take possession of the lands through which their railroads pass.

SEC. 2. Said Commissioners shall make special in-Commissioners vestigation as to the necessity or condition of fences on necessity of the line of any railroad, when so requested in writing, fences. Order and when judged necessary shall issue their order direct secretary of ing the company operating said railroad to erect or company. repair said fences. Said order shall specify the place or places, the manner in which and the time within which the fence is to be erected or repaired; which order shall be served upon said company by some indifferent person by leaving with its secretary, or at his usual place of abode, a true and attested copy thereof within six days from its date.

Sec. 3. If any railroad company shall neglect to Penalty. comply with any such order it shall forfeit to the state of Connecticut one hundred dollars per month for each and every month of such neglect. The Railroad Commissioners shall give notice of all such forfeitures to the state treasurer, who shall collect the same. And any person who, without neglect on his part, shall suffer damage by reason of the neglect of any railroad company to erect or maintain fences as required by law, may recover such damage from such company.

SEC. 4. When it shall be the duty of the owner of Lien of comland adjoining any railroad to erect or maintain a fence pany on land of owners neglectbetween said land and said railroad, and such owner ing to fence. shall have unduly neglected to erect or maintain the same, and it shall have been erected or maintained by the railroad company in conformity to the order of the Railroad Commissioners, said company may collect the cost of erecting and maintaining such fence from such owner. Such cost shall be a lien in favor of such company on said land, and it shall take precedence of every other lien or incumbrance on said land, and may be foreclosed in the same manner as a mortgage lien, but shall not continue in force unless said company shall,

within sixty days after the completion of said fence. lodge a certificate with the town clerk of the town in which said land is situated, describing said land and specifying the amount claimed as a lien thereon, and the dates of the commencement and completion of said fence. which certificate shall be recorded by said town clerk on the land records of said town.

Mode of procedure when con-tract protects both parties.

Sec. 5. When by contract neither the owner of such land nor the railroad company can oblige the owner to erect or maintain the fence, or such owner or his grantor has agreed not to require the railroad company to erect or maintain such fence, and the same shall have been so erected or maintained by any company by order of the Railroad Commissioners as aforesaid, said railroad company may collect one-half of the cost of erecting and maintaining the same from such owner, and the same shall be a lien on the lands of such owner as provided in the preceding chapter.

Order for fence binding on trustees.

When any railroad shall be operated by a trustee or trustees the duties and liabilities imposed and the rights conferred by the preceding sections upon companies operating railroads are hereby imposed and conferred upon such trustee or trustees. All orders of the Commissioners upon such trustees shall be served by leaving a true and attested copy of such order with or at the usual place of abode of one of such trustees by some indifferent person within six days of the date thereof.

Repeal.

Sec. 7. Sections thirty-five, thirty-seven, thirty-eight, thirty-nine, forty, forty-one, forty-two, forty-three, and forty-four, title seventeen, chapter two, part nine, article two, of the general statutes; an act entitled "An Act concerning Railroads." approved July twenty-third, 1875; an act entitled "An Act in addition to an Act entitled 'Civil Actions,'" approved March twenty-seventh, 1878; an act entitled "An Act amending an Act in relation to Railroads," approved March twenty-eighth, 1878, and all other acts inconsistent herewith, are hereby repealed; but this act shall not affect any suit now pending, nor any order of the Railroad Commissioners heretofore made.

1857. State's Attorney to complain lect to repair highway.

When any railroad company shall neglect SEC. 46. to construct any highway or bridge which it is its duty if company neg- to construct, or to keep in repair any bridge, embankment, filling, or abutment, which it is its duty to maintain, the State's attorney in any county wherein such neglect exists, or in which the whole or any part of said highway or bridge is situated, shall make complaint thereof to the Superior Court for such county, which

shall proceed in the same manner against said railroad company as is required against towns neglecting to construct any road laid out by the Superior Court, or to keep in repair any public road within their limits, which it is their duty to construct or keep in repair.

#### DEPOTS.

Sec. 47. When the business center of any village containing two hundred inhabitants is more than one When railroad and a half miles from the nearest station on a railroad, near villages. and not more than one-third of a mile from said road, the Railroad Commissioners, upon the petition of twenty of said inhabitants, after due inquiry, may make such orders in regard to the stoppage of any of the trains upon said railroad, at or near said village, for the purpose of receiving and discharging passengers and freight as they shall deem just and reasonable; and no railroad company, whose trains may be thus required to stop, shall charge more than five cents for each mile and fraction of a mile, for transporting passengers between such stopping-place and the next station.

SEC. 48. When twenty electors shall present their petition to a judge of the Superior Court, alleging that established. the managers of any unfinished railroad ought to establish a station at or near a place named, and that they have reason to fear that said managers do not intend so to do, he shall, after due notice to said managers, appoint a practical engineer skilled in the construction of railroads, who, after being duly sworn, shall, with the Railroad Commissioners, hear said petition, after due notice to all parties in interest; and if on such hearing said commissioners concur with said engineer in finding such petition true, they shall in writing designate the place within the limits embraced in said petition, where said company would establish and maintain a suitable station; and said company shall establish and maintain said station at such place; if the commissioners shall concur Petition to be with said engineer in finding said petition untrue, they dismissed if found untrue; shall dismiss the same; and if said engineer shall not engineer and concur with said commissioners, he and they shall each to make sepamake a written report of the facts found by them, re-rate reports, if spectively, and of their respective opinions thereon, to said judge, who shall thereupon make such order as, upon an examination of said reports, he may deem rea-

sonable; and any order so made by him against said

company shall be binding upon it.

Security for compensation of engineer.

SEC. 49. Said judge may at any time require said petitioners, on penalty of dismissal of their petition, to give such security as he shall order for the payment of such fees and expenses of said engineer as shall be taxed by him after due hearing of the parties thereon, which shall be paid by the petitioners; but, if said judge shall so order, the whole or a part thereof shall be refunded by said company to the petitioners.

1866. al of Commissioners.

Sec. 50. No railroad company shall abandon any Stations not to be discontinued station on its road, in this state, after the same has been without approv- established for twelve months, except by the approval of the Railroad Commissioners, given after a public hearing held at such station, notice of which shall be posted conspicuously in said station, for one month previous to the hearing.

Abandoned stations, how re-established.

Sec. 51. Any station on any railroad in this State, which was abandoned between the first day of January and the fourth day of July, 1866, shall, upon the petition to the Railroad Commissioners of thirty freeholders residing in the town where said station was located, be restored, upon the approval of said commissioners given after a public hearing held at the station nearest to said abandoned station, and after notice of said hearing shall have been conspicuously posted at the place of hearing for one month previously to the hearing.\*

1874. Appeals from Railroad Commissioners.

Any person aggrieved by any order of the Railroad Commissioners made after the fourteenth day of August, 1874, upon any proceeding relative to the location, abandonment, or changing of depots or stations, to which he was or ought to have been made a party, may appeal from the same to the Superior Court of the county in which the cause of appeal shall arise, within twenty days after the publication of such order, by a petition in writing, with a proper citation, signed by competent authority, to all parties to said proceedings having an interest adverse to him, to be served upon them at least five days before the return day; and said court may hear said appeal and re-examine the question of the propriety and expediency of the order appealed from, either by itself or a committee, and shall proceed thereon in the same manner as upon petitions in equity; and in case said order is not affirmed, may make any other order in the premises that it may deem proper; and may award costs at its discretion. Such appeal shall be a supersedeas of the order appealed from, until the final action of said court thereon, and said final order

<sup>\*</sup>As to what constitutes a station, see 37 Conn., 153.

may be enforced by said court by attachment, mandamus,

or otherwise, as it shall deem proper.

When any railroad company in this State Sec. 53. shall refuse to stop any of its passenger trains at any Application to station, ten freeholders of the town in which such statio compel comtion is situated may make their application in writing passenger trains to the Superior Court, and if said court is not in session, at depot. to any judge thereof, praying that said company may be ordered to stop the train or trains mentioned in said application at said station, to which application a citation shall be annexed, and the same shall be served upon such company at least six days before the return day named therein.

SEC. 54. Said Court, or judge, as the case may be, Hearing before shall appoint a committee of three disinterested persons, committee. who, being first duly sworn, shall hear and decide upon said application at such time and place, and with such notice to those interested, as said court or judge shall order; and if said committee shall be of opinion that said application ought to be granted, they may order said company to stop its train or trains in the manner prescribed in said order, and make such other order as they shall deem just and reasonable, and shall make return of their doings to the next term of said court.

SEC. 55. Upon such return, either party may object Report of comto the acceptance of the same for irregularity or im-mittee. proper conduct, and the court for such cause may set it aside and order a rehearing; but if the court accept the same it shall be conclusive, and said company shall obey said order.

SEC. 56. Said order may be enforced by mandamus, Order how enand the costs of said proceedings may be taxed by said forced. committee against either or both of said parties.

#### OBLIGATIONS OF AND TO COMPANIES.

SEC. 57. Every railroad company shall run its trains 1859, 1864, each way for passengers at such times and in such manafford each other ner as to afford reasonable facilities for receiving passen intesties. gers from, and delivering them to, the other railroads in ties. this state, connected therewith; and when the business connections of the railroad of any company with the railroad of any other company are not convenient and reasonable for the accommodation of passengers over said road, said company shall make such connections as the public travel and business may require.

SEC. 58. Any person who shall be aggrieved by the neglect of any railroad company to make such connect to make proper tions may prefer a petition against such company to connections.

Hearing before a committee. Order.

any judge of the Superior Court, who is not resident of the county in which the grievance complained of exists. averring such neglect, which petition shall be served upon the respondents at least twelve days before it is made returnable; and said judge shall, by himself or by a committee, inquire into the allegations of the petition, after such notice of the hearing as he shall order, and, if the allegations in the petition are found to be true, shall order such company to make such connections, on penalty of forfeiting to the petitioner not less than fifty dollars for each day that it shall fail to comply with said order; and in such case the judge may tax costs at his discretion, and issue execution therefor.

Costs.

1883. Companies to maintain safe approach for carriages at stations.

Every corporation or trustee operating a railroad shall maintain a safe approach for carriages to all its passenger stations from a contiguous or neighboring highway, and shall not permit such approach to be obstructed in any manner for a reasonable time before and after the arrival of every passenger train stopping at such station. The Railroad Commissioners are empowered to make such orders as they deem necessary and reasonable in each case to which their attention is Any corporation or trustee violating such an order of the Railroad Commissioners shall forfeit one hundred dollars to the State for every day wherein such order is violated, to be recovered by the State treasurer in an action on this statute.

1859. facilities to intersecting roads.

Sec. 59. When the railroad of any company, being Trunk roads to a trunk road, shall, at or near the same place, connect afford equal with or be intersected by two or more other railroads, which are competing lines for the business to or from such trunk railroads, equal facilities, including price and rates, shall be afforded by the company operating said trunk road to each of said competing roads, in the interchange of cars and transportation of freight, as well as in ticketing passengers and checking baggage.

How to compel such facilities to be furnished.

Sec. 60. If any such competing railroad company shall at any time deem itself aggrieved in reference to such facilities, its managers may complain to the Railroad Commissioners, who, after due notice and hearing, shall prescribe such regulations as will, in their judgment, secure reasonable facilities for the accommodation of the business of each of said connecting railroads, and fix the terms on which such facilities shall be afforded by or to each of said railroad companies; and the Superior Court may compel the performance thereof, by attachment, mandamus, or otherwise, and the expenses of the proceedings shall be paid by said parties, as shall be determined on by said court.

Sec. 61. When it shall appear to the Railroad Com- 1856. 1859. missioners, by the written complaint of the president, or road Commisa majority of the directors, of any railroad company in signers as to this State, or a majority of the selectmen of any town to be made. through which any railroad passes, that the business connections of any other railroad connected with such railroad are not convenient and reasonable for the accommodation of the inhabitants on the line of such road. said Commissioners shall forthwith cause a notice to be given to all parties interested, specifying the time and place of hearing such complaint, and on such hearing, if good and sufficient cause exist, shall make such regulations in relation thereto as they shall deem proper; and any railroad company neglecting to comply with such regulations shall forfeit to the State twenty-five dollars for each day of such neglect.

Sec. 62. Every person or corporation owning or operating any railroad, located wholly or in part within roads to have

this State, which connects with any other railroad in this equal facilities. State, shall receive, and with reasonable dispatch draw over the same, the passengers, merchandise, and cars of the person or corporation owning or operating such connecting railroad, and shall not in any manner discriminate as to time and price for such hauling against said connecting railroad, in favor of other shippers at said point of connection; and if any such person or corporation shall fail so to do, complaint may be made thereof by such connecting railroad to the Railroad Commissioners, who, after reasonable notice to such person or corporation complained of, shall, if, upon a hearing, they find the complaint true, order such person or corporation to receive and forward, as herein provided for, such passengers, merchandise, and cars as may be delivered to him or it by said connecting railroad

Sec. 63. Any person or corporation owning or oper-Penalty. ating any railroad, as aforesaid, refusing to conform to any order made, as aforesaid, shall be fined twenty-five dollars for each offense.

Section 1. Every corporation, company, or associa- 1882, tion, operating any railroad located partially or wholly couplers for the company of in this State, shall cause every freight car that shall be hereafter built or purchased for use on such railroad to be provided with couplers so arranged as to render the presence of any person between the ends of the cars unnecessary for the purpose of coupling the same.

Sec. 2. No couplers shall hereafter be placed on any To be approved freight cars built or purchased as before stated, nor shall by the Commissioners. any new couplers be substituted for any that are now

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in use, until the same shall have been approved by the Railroad Commissioners, and such couplers shall be hung at such height above the face of the railroad track as shall be designated by such Commissioners.

Penalty.

Every corporation, company, or association operating any railroad, who shall permit a violation of this statute, shall forfeit for every such violation the sum of fifty dollars to the treasury of this State, the same to be recovered in a proper action founded on this statute.

Sec. 4. This act shall take effect on the first day of July, A. D. 1882.

1866, 1867, 1872, Connecting aprous.

Sec. 64. Every railroad company shall provide its passenger, baggage, mail, and express cars with suitable platforms to secure the safety of persons passing from car to car, or connecting aprons or bridges, to the approbation of said Commissioners, except that freight or baggage cars need not be thus connected with the platform of a passenger car attached to a freight train; shall not allow any hand-car, or other car not moved by steam belonging to it, and used upon its railroad, when removed from the railroad track (except when placed in a building prepared for it), to remain within fifty feet of any road or highway crossing said track; shall from the first day of May until the first day of November, annually, carry through each passenger car, once an hour, a suitable quantity of good drinking-water for the free use of the passengers, with suitable appurtenances for carrying it, and a clean glass tumbler for using it; shall give each passenger, who shall be separated from his baggage by said company, a receipt or check for it at the time of receiving it; and shall conspicuously post on each passenger dépôt building the name of the station, and on each passenger car which leaves the termini of their own or any other road, a legible card, or cards, not less than three feet in length, with large letters, distinguishing way from express trains, and designating the direction in which the trains are next to way and express move, unless such cards shall be dispensed with by the Commissioners.

1866. Hand-cars.

1864. Water,

1848. Checks.

1872. Name of station.

1866. Designation of trains.

1867. Penalty for fraudulently evading pay-ment of fare,

Sec. 65. No person shall fraudulently evade, or attempt to evade, the payment of any fare lawfully established by a railroad company, and whoever does not, upon demand, first pay such fare, shall not be entitled to be transported over any railroad; but conductors or employees of railroad companies shall not put a passenger off from trains between stations.

Sec. 66. No railroad company which has had a system of commutation fares in force for more than four Change in commutation fare. vears shall alter or abolish it, except for the regulation of the price charged for such commutation; and such price shall, in no case, be raised to an extent that shall alter the ratio as it existed on the first day of July, 1865, between such commutation and the rates then charged for way fare, on the railroad of such company.

Sec. 67. Every railroad company shall transport milk for every person by the same trains and upon the Transportation same conditions as the milk of any other person is trans-

ported by it.

Section 1. No railroad corporation shall charge or 1885. receive for the transportation of freight to any station on in freight rates. its road a greater sum than is at the time charged or received for the transportation of the like kind and quantity of freight from the same original point of departure and under similar circumstances to a station at a greater distance on its road in the same direction. Two or more railroad corporations, whose roads connect, shall not charge or receive for the transportation of freight to any station on the road of either of them a greater sum than is at the time charged or received for the transportation of the like kind and quantity of freight from the same original point of departure and under similar circumstances to a station at a greater distance on the road of either of them in the same direc-In the construction of this section the sum charged or received for the transportation of freight shall include all terminal charges; and the road of a corporation shall include all the road in use by it, whether owned or operated under a contract or lease.

SEC. 2. A railroad corporation which violates any Penalty. provision of the preceding section, in addition to the liability for all damages sustained by reason of such violation, shall be liable for each offense to a penalty of two hundred dollars, to be recovered in an action on this statute, to his own use, by the party aggrieved, or to the use of the state by the state's attorney of the county in which such violation was committed, but no such action shall be maintained unless the same is brought within

one year from the date of such violation.

Any railroad company which shall refuse to transport 1879. over the line of its road any railroad ties, sleepers, or road company material to be used in the construction or repair of any refusing to other railroad, at the same rate or price as other freight rial for repair of of the same class, shall be deemed guilty of a misde-another road. meanor, and liable to a fine not less than fifty dollars,

nor more than three hundred dollars for each and every offense, half to him who shall sue therefor, and half to the state.

1856. Certain employees to wear badges.

All the conductors, brakemen, and baggage-Sec. 68. men, employed upon the passenger trains of any railroad company, shall wear, when on duty, in a conspicuous place, a badge denoting their respective duties, and the name of such company.

1849. 1865. 1867. Being en car, platform, or grounds, or driving on track.

No person shall, without the permission of Sec. 69. the managers of the railroad, be upon, or attach himself to, any engine or car upon the track of any railroad, or occupy any part of the platform or grounds of any railroad station, nor ride, drive, or lead any beast on said track, except for the purpose of crossing it.

Agents of companies to make complaint.

Sec. 70. Any station agent of any railroad company, who shall know or have immediate information that any person has violated any provision of the preceding section, shall forthwith inform a grand juror of the town in which said offense shall have been committed.

Punishment.

Every person who shall violate any provi-SEC. 71. sion of the two preceding sections shall be fined not exceeding fifty dollars, or imprisoned not exceeding thirty days, or both.

1851. Engine to have bell and whistle.

Sec. 72. Every engine used upon any railroad shall be supplied with a bell of at least thirty-five pounds weight, and a suitable steam whistle, which bell and whistle shall be so attached to such engine as to be conveniently accessible to the engineer, and in good order for use.

Engineers to sound bell or whistle when crossing highway, etc.

Every person controlling the motions of any SEC. 73. engine upon any railroad, shall commence sounding the bell or steam whistle attached to such engine when such engine shall be approaching, and within eighty roads of the place where said railroad crosses any highway at grade, and keep such bell or whistle occasionally sounding until such engine has crossed such highway; and Liability of cor- the railroad company in whose employment he may be shall pay all damages which may accrue to any person in consequence of any omission to comply with the provisions of this section; and no railroad company shall knowingly employ any engineer who has been twice convicted of violating the provisions of this section.

poration.

When it shall appear to the Railroad Commissioners, upon the written complaint of the selectmen of any town, crossing over or that public safety requires the sounding of the engine whistle at any highway crossing when the train passes over or under such highway, they shall make such order in relation thereto as they shall deem proper.

1882. Whistle may be sounded for under the track.

SEC. 74. No railroad company shall permit any per Engineers to son to drive any engine upon any railroad operated by have copies of such company unless he shall have first received a sworm to obey printed copy of this and the two preceding sections, and it. shall have made oath that he will faithfully comply with

the provisions thereof.

Sec. 75. All railroad trains shall be brought to a 1853. 1869. full stop, at a distance not less than two hundred feet, before crossing nor more than eight hundred feet, from the draw in draw-bridges or every draw-bridge upon the line of the railroad over ings. which they are to be run, and from every point where such railroad is crossed by another railroad, and in plain sight of the same, before being run upon or over such draw or crossing; but the Railroad Commissioners may in writing authorize the passing of any draw or Commissioners any railroad crossing, without stopping as aforesaid, may authorize passing without when, in their opinion, it can be done consistently with stopping. public safety.

SEC. 76. Every person running such a train, who Penalty for vioshall violate the provisions of the preceding section, shall lation. be fined not exceeding one hundred dollars, or imprisoned not exceeding three months; and the president and directors of any railroad company who shall knowingly permit any violation of the same, shall be fined

five hundred dollars.

It shall be the duty of the Railroad Commissioners to 1885. Orders in referinvestigate any and all complaints made to them of ence to interferinterference with navigation in the uses of draw-bridges ence with navigation by drawover any navigable waters in this state, and to make bridges. such orders in reference thereto as will in their judgment remove, so far as possible, all just cause of grievance consistent with the rights of parties that may be

affected thereby and the public safety.

SECTION 1. Whenever the selectmen of any town, the When whistling mayor and common council of any city, or the warden may be disand burgesses of any borough, shall bring their petition pensed with. in writing to the Railroad Commissioners, representing that the interests of the public require that the blowing of the locomotive whistle upon a railroad at certain points within the limits of such town, city, or borough should be dispensed with, said Commissioners shall appoint a time and place for hearing said petition, and shall give reasonable notice thereof to the petitioners and the railroad company in question; and if after such hearing they shall be of opinion that the sounding of the whistle can be dispensed with, without danger to the public, they shall direct said railroad company to omit the same, and require any other signal which said Com-

missioners shall judge best at such points as they may

specify.

SEC 2. Whenever any railroad company shall receive such directions from the Railroad Commissioners, it shall thereafter omit the sounding of the whistle at the points named in said order.

1865 Passenger nearest regular station to a draw-bridge.

Sec. 77. All trains which are obliged to come to a rassenger trains to stop at full stop before crossing any draw-bridge, shall, when the Railroad Commissioners shall so order, stop at the regular station nearest to such drawbridge for a sufficient length of time to accommodate passengers who may desire to enter or leave said trains, if said station is in full view of said draw-bridge, and not more than one hundred and twenty rods therefrom.

1853. 1856. Switches at railroad junction.

Sec. 78. No railroad company shall permit any passenger train to be run over any switch, at any railroad junction of different roads, or any station where such train does not regularly stop, or is not then to be stopped, unless there be, at the time when such train shall arrive near such switch, a switchman standing at such junction switch, or the station switch so first approached, with a white flag by day, or a light at night, to indicate that such switches are in a proper position for the passage of such trains; or unless, in the absence of such switchman, said train shall first be brought to a full stop, at the distance of not less than two hundred. feet, nor more than seven hundred feet therefrom; and Penalty for vio-every person who shall run a train over any such switch lation by engine contrary to the provisions of this section, shall be fined not exceeding one hundred dollars, or imprisoned not exceeding sixty days, or both; and the president and Penalty for vio-directors of any railroad company, who shall permit such lation by president and directrain to be run over any such switch, contrary to the provisions of this section, shall be fined five hundred dollars; but the Railroad Commissioners may dispense with such switchmen, at any places.

1873. When trains may pass switch, etc., without stopping.

Sec. 79. The Commissioners may permit passenger trains to be run past any switch, station, or highway crossing without stopping, at such rate of speed as they may prescribe, upon the provision by said company of such safeguards for the protection of its passengers and the public as said Commissioners may require; and for neglecting to make such provision, such company shall pay a fine of five hundred dollars.

1853. 1854. Number of brakemen on train.

Sec. 80. Upon every train run, or intended to be run, upon any railroad in this state, at a greater average speed than thirty miles an hour, between stations, and consisting of more than two passenger cars, one brake-

man shall be kept at the brake of each car; but when the double-action brake is used on any such train, but one brakeman need be kept upon and for every two cars connected with such train; and the Railroad Commissioners may grant permission to any railroad company to reduce the number of brakemen required upon passenger trains, when such company may have adopted a system of brakes to be operated by the engineer, which in the opinion of said Commissioners may render such number of brakemen unnecessary; but said Commissioners may revoke such permission when they consider the public safety requires; and on such revocation such company shall place upon its train the number of brakemen required by law.

SEC. 81. Every railroad company shall, within twentyfour hours after the occurrence of any accident attended companies to
with personal injury, give notice of the same to the commissioners
of accidents Railroad Commissioners, in writing, who, upon re ceiving such notice, or upon public rumor of such accident, may repair, or dispatch one of their number to the scene of said accident, and inquire into the facts and circumstances thereof; and the commissioners shall, without charge, furnish any person injured, or the friends of any person killed, any information they may have acquired in relation to any disaster, and the names of the persons from whom the same was obtained, or by

whom the same may be proved.

Every railroad company and the trustees or persons 1883. operating any railroad shall provide and cause to be provide hospital placed in some car attached to every train passing over stretcher. such railroad, and at every passenger station, a suitable hospital stretcher for use in case of accidents.

#### BONDS AND MORTGAGES.

SEC. 82. Every railroad company may borrow money, 1842. and may secure the repayment of the same by its bonds, Corporation signed by its president, and countersigned by its treas money, and urer; but before being issued, said bonds shall be registered in the office of the Comptroller, and a certificate thereof shall appear on the face of each bond; and the Comptroller shall cancel any bonds, so registered, which may be brought to him for that purpose, and enter said act of canceling in his register; but no railroad company shall issue any bonds of a less denomination than one hundred dollars,\* and the Comptroller shall not permit the bonds of any railroad company, registered in his office, and uncanceled, to exceed the amount limited

<sup>\*</sup> See Sec. 4, Acts 1882, page 11.

in this section.\* Such company may dispose of its May sell bonds bonds as shall be authorized by its stockholders.

Railroad may secure bonds.

Sec. 83. The company may secure said bonds by a Railroad may be mortgaged to mortgage of its property, or any part thereof, by deed duly executed by its president, under the corporate seal, to the Treasurer of the State, and his successors in office, in trust for the holders of said bonds, and recorded in the office of the Secretary of State.

### Concerning Railroad Mortgages.

1877. Mortgages of rai!road property.

Section 1. Whenever any railroad company has mortgaged, or shall mortgage its railroad, pursuant to law, to secure its bonds, and has included, or shall include in said mortgages all or any part of its rolling stock, locomotives, and cars, whether those owned by it at the date of said mortgage, or those thereafter to be acquired by it for use upon said railroad, or both, such mortgage shall be deemed valid and effectual, as respects all the property therein included as aforesaid, and may be foreclosed in the same manner as ordinary mortgages of real estate; and the record thereof in the office of the Secretary of this State shall be a sufficient record and notice to protect the title under the mortgage, notwithstanding such company may remain in possession of all or any part of the

mortgaged property.

When any railroad company shall have Sec. 84. mortgaged its property or any part thereof, to any person, in trust, for the security of its creditors, or for the security of any class of them, and shall have made default in the payment of principal or interest, due to such creditors, any such creditor may prefer his petition to the Superior Court, in any county in which such railroad or any part thereof is located, setting forth such fact and praying that such trustee may be placed in the possession of such property, for the benefit of such creditors; and such petition shall be heard and determined at the first term of the court to which it is returnable, unless continued for reasonable cause; and if the allegations therein are found true, such court shall decree that the said company and its president and directors, under a suitable penalty, shall surrender such mortgaged property to the trustee, for the benefit of such creditors.

1858. Surrender of road to mortgage trustees.

Limitation of liability of trustee in possession.

Sec. 85. When any such trustee shall have taken possession of any property in pursuance of the provisions of the preceding section, or in pursuance of any

<sup>\*</sup> Various points as to liability of railroad companies upon their bonds, 26 Conn., 121.

authority contained in the mortgage or deed of trust, he shall take charge of and operate such railroad, or railroad property, for the benefit of the creditors for whom such trust was created, and shall not be personally liable for any cause or injury arising from the operation of such road, or while he may operate it; except for his willful mismanagement, or for any contracts made by him as such trustee; but all such property shall be liable Trust estate for the acts and proceedings of such trustee, in the liable for acts execution of his trust, to the extent of the interest of the creditors, for whose benefit he may act; and any proceeding, for the purpose of making such property liable, shall be brought against such trustee, describing him as such.

SEC. 86. The trustee, upon taking possession of such Trustee to make property, shall make an inventory of all which may and return income into his possession under oath, and lodge it for record in the office of the Secretary of this State; and if any other property shall, from time to time, be discovered by him, he shall make and lodge a like inventory, under oath, as aforesaid.

SEC. 87. The trustee shall, from time to time, while Trustee to renoperating such road, file his account, quarterly, in the der quarterly accounts to office of the Secretary of this State, of all moneys Secretary. received or disbursed by him, in the course of his agency; and may proceed at his discretion, in the Superior Court, in any county in which such railroad, or any part thereof, is located, to foreclose said railroad May foreclose company, and all subsequent incumbrances, for the use for the bondof the bondholders, or other creditors for whom he acts; and such court may limit the time for the redemption of the mortgage property, as in ordinary proceedings for the foreclosure of real property.

SEC. 88. If such trustee shall neglect or unnecessa-Superior Court rily delay to perform his duties, any creditor, represented may remove by such trustee, may apply to any Superior Court afore-cause, and apsaid, for the removal of such trustee, which application point another. shall be heard at the first term of said court; and upon such facts being found true, such court may remove the trustee from his office, and appoint another in his stead, and may, upon the application of any such creditor, remove the trustee, and fill the vacancy.

SEC. 89. Nothing in the five preceding sections shall Right of prior affect any mortgage, trust, or lien upon the property not to be afforeclosed, which was created prior to the mortgage, fected. trust, or lien, under which such trustee may act; but the trustees for all such prior incumbrances may proceed, by foreclosure or otherwise, notwithstanding any act or proceedings by subsequent incumbrances, or their trustees.

1874. Trustees to have the same the corporation.

Sec. 90. When any such railroad is in the possession of an assignee, or trustee, he shall have the same rights, powers, etc., as powers, and privileges as are conferred upon railroad companies; and all expenses and damages incurred by such persons so in possession, in good faith, to improve the lines of the railroads so in their charge, shall be reimbursed to them from the earnings of such railroad while they have the possession thereof.

1858. Expenses of road, damages. compensation of trustees, etc., to be deducted from earnings.

Sec. 91. The expenses of operating such railroad, or other property, including repairs and all other reasonable expenses of the trustee, and any damages incurred for any injury sustained during the time of his execution of said trust, and all claims secured by any prior mortgages or incumbrances, which shall have become payable before or during said time, and also a reasonable compensation to be allowed to the trustee, by the Superior Court, shall be deducted from the earnings of the road, before any part of such earnings shall be paid to the creditors.

### Title XVII, Article 4.

General penalty.

Every person who shall violate any provisions of this Part, for which no other penalty is prescribed or provision made, shall be fined not less than ten dollars nor more than five hundred dollars.

# Title III, Chap. 4, Part 4.

1861. steamhoat police.

The Governor may, from time to time, upon Appointment of the application of any railroad or steamboat company, engaged in the business of transportation in this State, commission, during his pleasure, one or more persons designated by such company, who, having been duly sworn, may act at its expense as policemen upon the premises used by it in its business, or upon its cars or vessels. When any such commission is issued, or revoked, the Executive Secretary shall notify the clerk of the Superior Court of each county in which it is intended that such policemen shall act.

Badge of rail-road and steamboat police.

Sec. 3. Every such policeman shall, when on duty, wear in plain view a shield, bearing the words, "Railroad Police," or "Steamboat Police," as the case may be, and the name of the company for which he is commissioned.

Their power to arrest.

Sec. 4. Every railroad or steamboat policeman may arrest in his precincts, for all offenses committed therein, and bring the offenders before proper authority.

### Title XX, Chap. 13, Part 2.

Sec. 3. All persons arrested for offenses committed 1867, 1886, upon cars or steamboats, may be prosecuted before Jurisdiction of any court, in the same manner as if such offenses had or steamboats. been committed in the town in which such court is held.

#### Title XII, Chap. 5.

Sec. 5. The secretary or treasurer of every railroad 1864, 1869, 1871. company, any portion of whose road is in this State, Returns by railshall, within the first ten days of October, annually, road companies. deliver to the Comptroller a sworn statement of the number of shares of its stock, and the market value of each share — the amount and market value of its funded and floating debt, the amount of bonds issued by any town or city of the description mentioned in the twelfth section of Chapter I of this Title, when the avails of such bonds, or stock subscribed and paid for therewith, shall have been expended in such construction, the amount of cash on hand the first day of said month, the whole length of its road, and the length of those portions thereof lying without this State, and also the number, name, and length of each of its branches lying in the State.

In making the statement required in section five, 1882. chapter five, title twelve of the General Statutes (page ing bonds. 168), by the secretary or treasurer of any railroad company, the funded and floating debt and bonds therein included shall be returned and valued at par, unless the market value thereof shall be below par, in which case the market value shall be the rule of valuation.

Section 1. The secretary or treasurer of any railroad Unpaid bonds company, any portion of whose road is in this State, to be reported shall, in addition to and as a part of the returns required to Comptroller. by the act to which this is an addition, make and deliver to the Comptroller a sworn statement of the number, amount, and market value of any and all unpaid bonds which may have been secured by mortgage on the railway and railway property of said company by any of its predecessors in the Title, and which, at the time of such return, shall be legally entitled to conversion into the capital stock of said company.

Sec. 2. Each of such railroad companies shall, in addition to the tax now required by said act, hereafter pay to the State one per cent. of the valuation of such bonds so entitled to conversion as aforesaid at the times, in the manner, and subject to the conditions and regula-

tions now provided by said act for the payment of taxes by railroad companies. And any tax paid by any such railroad company for and on account of any such bonds so entitled to conversion shall constitute in behalf of said company a lien on the right, title, and interest of the holders of such bonds in the estate of said company.

1864. 1867. 1868. 1877. Amount of tax to be paid by railroad companies.

Sec. 6. Each of such railroad companies shall, on or before the twentieth day of October, annually pay to the State one per cent. of the valuation of said stock, and funded and floating debt, and bonds, as contained in said statement, after deducting from such valuation the amount of cash on hand, and from said sum required to be paid, the amount paid for taxes upon the real estate owned by it and not used for railroad purposes; and the valuation so made and corrected by the Board of Equalization shall be the measure of value of such railroad, its rights, franchises, and property in this State, for purposes of taxation; and this sum shall be in lieu of all other taxes on its franchises, funded and floating debt, and railroad property in this State.

1864, 1876. Tax on railroad of which only a part lies in the State. Gen. Stat., p. 168.

When only part of a railroad lies in this Sec. 7. State, the company owning such road shall pay one per cent. on such proportion of the above-named valuation as the length of its road lying in this State bears to the entire length of said road. But in fixing the aforesaid valuation and lengths, neither the value nor length of any branch thereof in this State, which the Board of Equalization shall determine to be of less value per mile than one-fourth of the average value per mile of the trunk road shall be included, but every such branch shall be estimated at its true and just value by the Board of Equalization, and such railroad company shall pay to the treasurer of this State one per cent. on such value, at the time fixed in the next previous section for the payment of other railroad taxes; and when any such sum becomes due, and such company shall not then have the management and control of its road, or the road bearing its name, the person or corporation then owning or managing such railroad shall pay such sum to the State within the time above prescribed.

1862. Lessee of railroad may derent.

Sec. 8. The taxes paid by the lessee of any railroad, under any contract or lease existing on the tenth day of duct taxes from July, 1862, may be deducted from any payment due, or to become due to the lessor, on account of such contract or lease.

1875. Lien on railroads for taxes due the State.

Any and all taxes which shall become due to the State from any railroad company, under sections five, six, and seven, of chapter five, title twelve, of the General Statutes, shall be and remain a lien on the road and gen Stat., p. estate of said company, until such taxes are paid, and 168. shall take precedence and priority of any and all other incumbrances whatsoever.

Any dwelling-house belonging to any railroad com-Any dwelling-nouse belonging to any failtoad coin-pany shall be set in the list and be liable to taxation in Taxation of dwelling-houses the town where said dwelling house is situated, notwith belonging to standing the fact that the same may be rented to, or panies. occupied by, an employee of said railroad company; and the amount paid for taxes on any such dwelling-house or houses shall be deducted from the sum required by law to be paid by such railroad company for taxes to the

Any railroad company in this State which holds by lease or otherwise a railroad in another State, which is not a part of its own road, shall state, in its annual return for the purposes of taxation, how much of its funding and floating debt was occasioned by and how much of its capital stock was issued for any amount which has been expended by it in the construction or permanent improvement of such railroad in another State, or in the purchase of equipment for exclusive use thereon; and in computing the amount of the tax to be paid by said company to this State the amount of such funding or floating debt and of such stock so occasioned or issued as aforesaid shall be first deducted from the total amount of its funded and floating debt and stock.

Section 1. The mortgagees or trustees of any railroad lying in whole or in part in this State, who have, or Trustees in shall hereafter come into possession of the same, by vir mortgaged rail-tue of any mortgage thereof, shall, within the first ten annual returns. days of October, annually, so long as they remain in possession of said railroad, deliver to the Comptroller a sworn statement of the value of said road, its equipment, and other property, located in this State, and in their hands as such mortgagees or trustees. And the Board of Equalization shall have all the powers, in respect to such returns and values, which are conferred upon them in other cases by section eleven, chapter five, title twelve, Gen. Stat., p. of the General Statutes.

Any person whose duty it shall be to deliver Penalty. the statement required by the preceding section, who

feit five hundred dollars to the State.

Said mortgagees or trustees shall, on or be-Tax on such fore the twentieth day of October, in each year, or as roads. soon thereafter as the earnings of said road, or other moneys in their hands, will allow, pay to the State a

shall fail to do so within the time prescribed, shall for-

sum equal to one per cent. on the value of said road, equipment, and other property, less the amount of taxes paid by them on any real estate in their hands, not used

for railroad purposes.

When a mortgaged road be-

Sec. 4. In all cases in which the road and estate of any railroad company shall have been, or shall hereafter erty of another be, foreclosed under any mortgage executed by it for the security of its creditors, and any other railroad corporation shall have or shall hereafter become, by purchase or otherwise, the owner of said road and estate so foreclosed, said corporation shall make the returns and payments required by sections five and six, chapter five. title twelve of the General Statutes; and any funded or floating indebtedness, to which said railroad and estate is liable, shall be considered for the purpose of this act as the indebtedness of said corporation, whether the same may have been contracted by it or by some predecessor in its title.

Gen. Stat, p. 168.

Lien on road for taxes.

Sec. 5. Any sums which shall become due to the State, for taxes under this act, shall rest as a lien on the road and property on account of which said tax is imposed, until the same shall be paid, and shall take precedence of any and all other liens and incumbrances whatsoever.

1878. Highway not to railroad track.

Section 1. No highway which does not cross a railbe laid out near road track shall hereafter be laid out or opened to the public within one hundred yards of any railroad track unless the lay-out has been approved by a judge of the Superior Court, after notice to all parties in interest, and his written approval has been lodged in the offices of the town clerk of the town in which the proposed highway is situated.

Power of judge of Superior

Sec. 2. A judge of the Superior Court shall not Court as to this, approve the lay-out of any highway, which does not cross a railroad track, within one hundred yards of any railroad track, unless he finds that public convenience and necessities require such highway to be within such distance; and he shall have power to require any town opening a highway to the public within such distance to erect and maintain such a fence between such highway and the railroad track as, in his opinion, the safety of the public may require.

Effect of this act.

Sec. 3. This act shall take effect from its passage, but shall not affect any suit now pending.

1884. Commissioners may require companies to change location of highway.

SECTION 1. Whenever a railroad has been laid out or located so near to a highway and in the same general direction, as, in the opinion of the selectmen of any town, warden of any borough, or mayor of any city within which the said highway is situated, to endanger public travel, the said selectmen, warden, or mayor may bring their petition to the Railroad Commissioners, setting forth the same; and the said commissioners, after reasonable notice to the railroad company to appear and be heard in relation thereto, shall, if in their opinion public safety so requires and a change of the location of such highway is practicable, forthwith order said railroad company to make said change, in such manner as the commissioners may determine; and such change, including the cost of fencing such re-located highway, shall be done at the

expense of said railroad company.

Sec. 2. In case any railroad has been heretofore constructed so near any highway in any town, city or borough as, in the opinion of the selectmen, mayor, or warden of such town, city, or borough respectively, to endanger public travel, said selectmen, mayor, or warden may bring their petition to the Railroad Commissioners, who shall inquire into the facts, and, if in their judgment public safety so requires, may order the location of said highway to be changed, and determine by whom the work shall be done, and the expense of such change, including the cost of fencing, shall be paid equally by said town, city, or borough, and said railroad company or the parties operating said railroad.

SEC. 3. Whenever the Railroad Commissioners, in accepting the lay-out of any railroad company, have, in such acceptance, provided that portions of such railroad should not be constructed until certain highways should be re-located, changed, or altered by such railroad company, and the obligation of repairing or maintaining the whole or any part of such highways devolves by law upon any person or corporation other than the town, city, or borough within which such highway may be located, such provision of said commissioners shall be binding upon said railroad company, and it shall be the duty of said railroad company, or the parties operating the railroad, to maintain and repair said highway so relocated, altered or changed, in the same manner and to the same extent that such other person or corporation was bound to repair and maintain the same before such re-location, change, or alteration. For the purposes of this act, land may be acquired in the manner now provided by law for the taking of land by railroad companies. Any such railroad company may use the material and abutments of any existing bridge, in the old highway, in the construction of a bridge in the substituted highway, and shall provide suitable temporary accommodations for public travel over the old highway until the new highway is completed, and shall be solely responsible for injuries resulting from its negligence in the matter of such temporary accommodations. The selectmen of any such town are hereby authorized to discontinue such parts of the old highway as in their judgment are not of common convenience and necessity.

This act shall take effect from its passage.

1871. Height of railroad bridges.

The bottom timbers of all bridges, hereafter constructed over any railroad track, shall not be less than eighteen feet above the rails, unless the Railroad Commissioners require a less height and prescribe the same in writing.

1861. Railings to be erected on roads and bridges.

Sec. 9. The party bound to maintain any bridge or road shall erect and maintain a suitable railing or fence on the side of such bridge, and of such parts of such road as are so made or raised above the adjoining ground as to be unsafe for travel; and whoever shall suffer damage in his person or property, by reason of the want of any such railing or fence, may recover damages from such party.

Sec. 10. Any person injured in person or property.

1862. Liability for defective highways or bridges.

1874.

1869.

by means of a defective road or bridge, may recover damages from the party bound to keep it in repair; but no action for any such injury, received subsequent to the seventh day of July, 1874, shall be maintained against any town, city, or borough, unless written notice of such injury, and of the time and place of its occurrence, shall, within sixty days thereafter, be given to a selectman of such town, or the clerk of such city or borough; and when the injury is caused by a structure legally placed on said road by a railroad company, it, and not the party bound to keep the road in repair, shall be liable therefor.

ro id company.

The Superior Court of the county in which Sec. 36. Proceeding to alter a highway is any highway, or any portion thereof, taken by any taken by a rail-other than a horse railroad company for railroad purposes, but not in a city, nor constructed since such railroad, may, upon the petition of any party interested, served upon said company as other civil process, appoint a committee of three to inquire whether such highway or portion thereof is unsafe for travel by reason of such railroad, or whether any alteration of such highway or the construction of a new highway is thereby rendered necessary for the public safety and convenience; and such committee shall hear said parties and report their opinion thereon to said court, which may make any proper order in the premises; and if it shall order any such alteration or construction, and said company shall refuse to comply with such order, said town shall alter or construct such highway, and may recover the expense

thereof from said company.

Section 1. The selectmen of any town within which a highway crosses or is crossed by a railroad, or the sufety of highdirectors of any railroad company whose road crosses way at railroad or is crossed by a highway, may bring their petition in crossing. writing to the Railroad Commissioners, therein alleging that public safety requires an alteration in such crossing, its approaches, the method of crossing, the location of the highway or railroad, or the removal of obstructions to the sight at such crossing, and praying that the same be ordered. Whereupon the Railroad Commissioners shall appoint a time and place for hearing the petition, and shall give such notice thereof as they judge reasonable, to said selectmen, the railroad company, and to the owners of the land adjoining such crossing, and after such notice and hearing, said Commissioners shall determine what alterations or removals shall be made, by whom done, and at whose expense.

SEC. 2. In case the party by whom the changes are Assessment of to be made cannot agree with the owner of the land or damages. other property to be removed or taken under the said decision of the Railroad Commissioners, the damages shall be assessed in the same manner as is provided in case of land taken by railroad companies. The expense of such assessment to be paid in the same manner as the

expense of the alterations.

The decision of the Commissioners shall be Appeal. communicated to the selectmen, to the railroad com pany, and to the owners of any property directed to be removed or taken, within twenty days after final hearing, and any person aggrieved by such decision may appeal therefrom in the same manner and with like effect as is provided in the case of appeals from any order of the Railroad Commissioners upon any proceedings relative to the location, abandonment, or changing of depots or stations.

That all the provisions of chapter thirty six, entitled "An Act in regard to Railroad Crossings," of the acts of Provision for safety at high-1876, applying to selectmen of towns, in regard to high-way at railroad ways crossing or crossed by railroads, be and the same crossing. are hereby extended to mayors and common councils of cities, and to the warden and burgesses of boroughs, in regard to streets crossing or crossed by railroads.

Section 1. Any person traveling upon any public 1878. street or highway which is crossed by a railroad, who highway travel shall be obstructed or prevented from crossing such rail-by railroad cars, etc.

road for a longer time than five minutes by reason of trains, cars, or locomotives standing upon or across such street or highway, may recover not exceeding fifty dollars from the corporation owning or operating said railroad; provided, suit is brought within thirty days after the date of such obstruction.\*

Repeal. Gen. Statutes, p. 234. 1884. Commissioners may regulate switching across high-

ways.

Sec. 2. Section twenty-third, part first, chapter seven, title sixteen of the General Statutes is hereby repealed.

SEC. 3. The Railroad Commissioners are empowered and authorized to order any railroad company not to use for switching purposes, nor for standing trains of any kind, such portion of its tracks which now are or hereafter may be placed upon or across any public street or highway as in their opinion the public convenience requires should not be so used, and may limit the num ber of tracks, other than main tracks, which a railroad company may lay upon or across a public street or highway for side tracks or for switching purposes, and may order a railroad company to remove such of the side tracks or switching tracks now laid upon or across any public street or highway as said Commissioners may deem public convenience or safety requires should be removed.

Said Commissioners, when requested in writing by the selectmen of any town, the mayor and common council of any city, or the warden and burgesses of any borough, to forbid the use for switching purposes of the tracks of any railroad company where the same cross any public street or highway within said town, city, or borough, shall visit such crossing, first giving reasonable notice to the authorities making such request, and, if public convenience requires, shall order the company operating said railroad not to use the same or such part thereof as may be specified in said order for switching purposes, and may make any order regulating such switching that they shall deem proper, and, upon like application and notice, shall make such orders in regard to the laying of railroad tracks for side tracks or for switching purposes upon or across such streets or highways, or for the removal of such tracks already laid, as they may judge proper. Said Commissioners may change any such order when they deem it necessary, first visit ing said town, city, or borough, and giving the authorities thereof an opportunity to be heard thereon.

Sec. 5. Any railroad company neglecting or refusing to obey any order of the Railroad Commissioners provided for in this act, shall forfeit to the town in which

such crossing is situated one hundred dollars for each and every month of such non-compliance, to be recovered by said town on an action brought upon this statute.

Sec. 6. When said Commissioners, on application as aforesaid, shall make an order as provided herein, or refuse to make the same, their decision shall be communicated to the parties in interest within twenty days from the final hearing on the same, and either party aggrieved by such decision may appeal therefrom to the superior court in the manner and with the like effect as provided for appeals in section fifty-two of article two, part nine, chapter two, title seventeen, of the General Statutes (page 327); and the superior court may, at any time, upon application of either party, with due notice to adverse parties, amend or change any order passed as aforesaid.

Sec. 7. Chapter eighty of the public acts of 1883

(page 269) is hereby repealed.

Section 1. Whenever any railroad company shall fail to comply with any order of the Railroad Commis-Forfeiture for non-compliance sioners regarding any highway crossing, or any order with orders of of said Commissioners made in pursuance of the laws of sioners. this state, for which failure no other penalty is provided, said railroad company shall forfeit to the town within which is situated that portion of the railroad in reference to which the order is made the sum of one hundred dollars for every such failure, to be recovered in an action on this statute, to be brought within sixty days after the right of action shall accrue.

SEC. 2. All forfeitures, not hereinbefore provided Forfeitures how for, accruing to the state from any railroad company recovered. by reason of any neglect or refusal to comply with the orders of the Railroad Commissioners, shall be recovered by the Treasurer of the state in an action upon the respective statutes providing for such forfeitures.

Sec. 3. All acts or parts of acts inconsistent here-Repeal.

with are hereby repealed.

The Railroad Commissioners are empowered to make orders for the regulation of the speed at which railroad Commissioners locomotives and cars shall cross streets and highways; speed of trains and orders regulating the obstruction of streets and obstructions of highways by railroad locomotives and cars; and gener-streets and highways. ally to make any and all orders regarding the crossing of streets and highways by railroad locomotives and cars, that the public may be inconvenienced as little as possible thereby. Every corporation or trustee operating a railroad which shall violate any such order, shall forfeit to the state fifty dollars for each day of such

violation, to be recovered by the State Treasurer in an action on this statute.

1881. Highway crossings near bridge. Section 1. Where any railroad crosses a highway in any city at grade, within two hundred feet of a covered bridge on said highway, such highway shall not be obstructed by the making up of railroad trains, nor by allowing any train, car, or locomotive to stand on or across said highway, for more than three minutes at one time; and whenever such highway has been once so used or occupied, or whenever a locomotive or train has passed entirely over it, said highway shall not again be so used or occupied, or crossed by locomotive or cars, until a sufficient time has been allowed to enable all teams which are ready, and waiting for the purpose, to cross the tracks of said railroad.

Sec. 2. Any servant, agent, or employee of any railroad corporation, wilfully violating any provision of the preceding section, shall be deemed guilty of a misdemeanor, and on conviction thereof, on complaint of any grand juror of the town where the offense is committed, shall be punished by a fine not exceeding seven dollars, or by imprisonment not exceeding thirty days, or by both.\*

1884. Highway crossings to be planked. Whenever any railroad is crossed by a highway on a level therewith, the company operating said railroad shall, at its own expense, so guard or protect its rails by plank, timber, or otherwise as to secure a safe and easy passage across its road. And if the selectmen of any town, the mayor of any city, or the warden of any borough shall represent in writing to the Railroad Commissioners that any company has failed to comply with the requirements of this act in regard to any highway within their town, city, or borough respectively, said commissioners shall examine said crossing and make such order as they may deem necessary to carry out the provisions of this law.

## Title XVIII, Chap. 6, Part 1.

1846. Sec. 20, If the owner or occupant of any land adwithin limits of joining any railroad or canal has, since the tenth day of railroad or canal, not granted or shall take, into his enclosure any part of the land belonging to said railroad or canal, as located and established, or since that time has erected, or shall erect, any

<sup>\*</sup> See sections 1 and 2, page li.

building upon any such land, no adverse possession of the land so enclosed or built upon shall confer any title thereto.

#### Title XVIII, Chap. 9.

Sec. 2. All goods of a nature not perishable, left with any person, or upon any public wharf or highway, If not perishand all goods, other than personal baggage of passen-able, how disgers, left at any railroad station, or in any railroad car. posed of. or carriage, the owner of which goods is unknown, or neglects to take them away for six months from the time when they were left, shall be advertised one month in a newspaper published in the county where such goods were left; and if the owners thereof shall not take them away within said month, may be sold, and the proceeds disposed of, in the manner provided in the preceding section, except that such proceeds, not claimed by the owner within one year, shall escheat to the State.

### Title XVIII, Chap. 11, Part 2.

Sec. 20. The trustee of the estate of any railroad cor- 1858, 1885, poration, in settlement as an insolvent estate, may, if the Trustee may reassets of such estate shall not otherwise be sufficient to a railroad corpay the claims allowed by the commissioners, and the ex. poration, when. penses of settling the estate, release, subject to any prior existing lien or title, to any proprietors of land any right of way or other easement or incumbrance which said corporation may have in or upon the same upon such terms as shall be approved by the court of probate.

## Title XIX, Chap. 2.

Sec. 45. In an action brought against the president 1853. 1856. and directors of a railroad company for a forfeiture in- Service on non-resident railcurred under the provisions of Part IX, Chapter II of road directors. Title XVII, service of the writ upon such of them as are inhabitants of this State, or as may be found therein by the officer serving the same, shall be sufficient notice to maintain the suit against all the defendants.

Sec. 1. In all actions by an executor or adminis1877
trator for injuries resulting in death from negligence, tribution of such executor or administrator may recover from the damages for party legally in fault for such injuries just damages, not causing death. exceeding five thousand dollars, to be distributed as is Gen. Statutes, provided in section nine, chapter six, title nineteen, of the General Statutes, revision of 1875; provided, that no

action shall be brought upon this statute but within one year after the neglect complained of; and provided further, that if suit for the injuries caused by such neglect shall be pending when the death occurs, and the executor or administrator of such deceased person shall enter and prosecute the same to final judgment, the damages recovered in such suit shall be distributed as provided in said ninth section.

Repeal. Gen.

Sec. 2. The third section of part seventeen, title Statutes, p. 448. nineteen, chapter seventeen of the General Statutes, and all other acts or parts of acts inconsistent herewith, are hereby repealed.

## Title XIX, Chap. 18.

1865. 1867. Suit against railroad company for loss of life.

No suit against a railroad company for damages for the loss of any life shall be brought by the executor or administrator of the deceased person, except within eighteen months from and after the death of such person.

## Title XIX, Chap. 6.

1853. 1869. 1874 Limit and distribution of damages.

No action to recover damages for injury to the person, reputation, or property of the plaintiff, or to the person of his wife, child, or servant, shall abate by reason of his death; but his executor or administrator may enter and prosecute the same in the same manner as is provided by law in other actions; and if there be two or more plaintiffs, and one or more of them shall die before final judgment, such action shall not abate, but, such death being suggested on the record, the action shall proceed.\*

1881. Fire communiengine.

Where any injury is done to a building cated by railway or other property of any person or corporation, by fire communicated by a locomotive engine of any railroad corporation, without contributory negligence on the part of the person or corporation entitled to the care and possession of the property injured, the said railroad corporation shall be held responsible in damages to the extent of such injury to the person or corporation so injured; and any railroad corporation shall have an insurable interest in the property for which it may be so held responsible in damages along its route, and may procure insurance thereon in its own behalf.

<sup>\*</sup> Death of plaintiff after verdict will not prevent rendition of judgment, though the action cannot survive. 18 Conn., 207, 208.

SEC. 2. All acts and parts of acts inconsistent here Repeal.

with are hereby repealed.

SEC. 3. No suit shall be brought under this act unless written notice of the claim is given to the defendant company within twenty days after the fire, specifying the day and hour of the fire, the property injured, and the amount claimed as damages. Such notices may be given by a letter signed by the claimant or his agent, mailed to the superintendent of the railroad, or delivered to its station agent at a station in the town where the fire occurred.

Sec. 4. No appraisal of damages for land taken or injured by the location or construction of a railroad shall hereafter include any compensation for the increased risk of fire to any buildings erected on or to be erected on land outside of such location, on account of sparks from locomotive engines on such railroad.

### Title XIX, Chap. 16.

rights of interest which any railroad corporation may Levy of interest have in the whole, or any part of the real estate, right of company in way, or roadbed of any other railroad way, or roadbed of any other railroad corporation, to-road of another. gether with the income, rents, and profits which may be due or coming due thereon, shall be by leaving a true and attested copy thereof with the treasurer, secretary, or clerk of said last-named corporation, with an attested certificate by the officer making such levy, that he levies upon such right or interest to satisfy such execution; and thereupon he shall post the same upon some sign-post in the town where such last corporation has its office or principal place of business in this state, and as in cases of personal property, shall at vendue, sell the same, together with such income, rents, and profits, or so much of them as shall be sufficient to satisfy such execution. and shall give to the purchaser a written conveyance of such right and interest, and shall also leave with such treasurer, secretary, or clerk a true and attested copy of such execution, and of his return thereon; and the purchaser shall thereupon become entitled to said right and interest, and to all rents, profits, and income thereon. which such debtor was entitled to.

## Title XX, Chap. 2.

1846. death.

Every person who shall commit murder in Sec. 2. Homicide, when the first degree, or who shall cause the death of another punished by by willfully placing and the or by loosening, taking up, or removing any part of the superstructure of such railroad, or by willfully burning any building or vessel, shall suffer death.

1853 I oss of life, etc., by intoxication of servants of railroad company.

Sec. 5. Every servant of any railroad company who shall, in consequence of his intoxication, or any gross or willful misconduct or negligence, cause any loss of life, or the breaking of a limb, shall be imprisoned in the state prison not more than ten years.

## Title XX, Chap. 4.

1852, 1873, Placing obstructions on railroads.

Section 1. Every person who shall willfully place any obstruction upon any railroad, or who shall loosen, tear up, or remove any part of a railroad, shall be imprisoned in the state prison not more than ten years; and if he shall do the same with intent to throw any locomotive or car from the track of such railroad, or to obstruct any car in motion, he shall be imprisoned in such prison not more than thirty years.

1871. Injury to elec-tric signals on railroads.

Sec. 2. Every person who shall willfully displace any switch upon any railroad, or injure or destroy any electric signal in use thereon, or any material or property appertaining thereto, or who shall interrupt the use of any wire, lever, pin or battery used to operate such signal or its connection therewith, shall be fined not more than one thousand dollars, and imprisoned in the state prison not more than ten years.

1873. Throwing missiles at railroad trains.

Sec. 27. Every person who shall willfully throw or shoot any missile at any locomotive or railroad car, whereby the safety of any person is endangered, shall be fined not less than fifty dollars, nor more than five hundred dollars, or imprisoned not more than one year, or both.

1852. Injuring railroad engines, etc.

Every person who shall willfully injure any engine or car, used upon any railroad, shall be fined not more than one hundred and fifty dollars, or imprisoned not more than one year, or both.

1866 Nuisances on railroad tracks or in depots.

Sec. 29. Every person who shall cast, empty, or discharge, or permit to be cast, emptied, or discharged, any filth, rubbish, foul or offensive wash, or water, or the contents of any privy. vault, cess-pool, or sewer, upon or into any railroad or railroad depot in any city, shall be fined not more than fifty dollars, half of which shall be

paid, by order of the court, to the person furnishing to the proper officer information that leads to a conviction.

SEC. 30. Every person who shall commit any nuisance in or upon any railroad bridge shall be fined not nuisances on more than seven dollars, or imprisoned not more than railroad bridges. thirty days, or both.

Sec. 1. Any person who shall unlawfully, maliciously, and in violation of his duty or contract, unneces-lawfully obsarily stop, delay, or abandon any locomotive, car, or structing rail-train of cars, or shall maliciously injure, hinder, or obstruct the use of any locomotive, car, or railroad, shall, upon conviction, be liable to a fine not exceeding one hundred dollars, or imprisonment in the county jail not

exceeding six months.

SEC. 2. Every person who shall threaten, or use any Use of threats means to intimidate any person to compel such person, or intimidation. against his will, to do, or abstain from doing, any act which such person has a legal right to do, or shall persistently follow such person in a disorderly manner, or injure, or threaten to injure his property, with intent to intimidate him, shall, upon conviction, be liable to a fine not exceeding one hundred dollars, or imprisonment in the county jail six months.

Sec. 3. Chapter seventy-seven of public acts approved Repeal Chapter LXXVII, Acts March 22, 1877, is hereby repealed.

# Title XX, Chap. 11.

Sec. 8. Every person who shall fraudulently evade, 1867. 1871. or attempt to evade, the payment of any fare lawfully sion of payment established by any steamboat company located in this of fare. State, or by any railroad company, shall be fined not less than five nor more than twenty dollars.

## Title XX, Chap. 12.

Sec. 41. Every railroad company which shall will- 1873. fully refuse to transport milk for any person according road company to to law shall forfeit twenty dollars to him who shall sue transport milk. Sec. 42, page 530, General

Sec. 45. Any railroad company which shall refuse to Statutes. give a receipt to the owner or shipper of any commodity, Neglect of raildelivered to it for transportation, describing such com-road company to modity, shall forfeit to such owner or shipper fifty dol-

Section 1. It is hereby made the duty of all corporations operating steam railroads in this State to main-Railroad comtain at each and every regular passenger depot on the tain waterrailroad operated by them respectively, such suitable closets.

1877, p. 190.

water-closets as in the judgment of the Railroad Commissioners of the State the public convenience may require; and said commissioners are hereby empowered to make all necessary orders in the premises, and to enfore the same by mandamus, in the name of the State

Repeal.

Section seven, chapter twelve, title twenty,

of the General Statutes, is hereby repealed.

1875. Effects of deeds given by rail-

Whenever any railroad company shall make and properly execute a deed in fee simple of any lands which road companies, said company has derived by purchase, said deed by said railroad company shall effectually convey the title to said land, and when by said company so conveyed shall be to the absolute use of the grantee.

1876. Penalty for neglect to secure private way opening on railroad.

Whoever enters upon or crosses a railroad at any private way, which is closed by gates or bars, and neglects to securely close them, shall forfeit for each offense a sum not less than two nor more than ten dollars, and shall be liable for any damage resulting therefrom.

1875. Railroad comaccounts.

In addition to the returns which the railroad compapanies to report nies are now required to make to the Railroad Commisbalance sheet of sioners annually, the said companies shall each report a balance sheet of its accounts as they may appear on the books of the company on the thirtieth of September of each year.

1883 Annual returns be made.

Section 1. The annual returns made by the several of railroad companies, and by trustees operating a railroad, panies, when to shall be made to the Railroad Commissioners on or before the fifteenth day of November; and the Railroad Commissioners shall make their report to the general assembly not later than the fourth week of its session.

Repeal Act. 1876, and Gen. Stat., pp. 321, 338.

Sec. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

1884. What is meant by "railroad company."

Section 1. In the construction of all statutes, unless such meaning would be repugnant to the context, or to the manifest intention of the general assembly, the phrase "railroad company" shall mean and include all corporations, trustees, receivers, or other persons which lay out, construct, maintain, or operate a railroad operated by steam power; and all duties and obligations now imposed by law upon railroad companies, in reference to returns to be made to the Comptroller or Railroad Commissioners, are hereby made obligatory and binding upon such corporations, trustees, receivers, or other persons.

Sec. 2. The officers, trustees, or receivers of every Returns to be railroad company which has leased a railroad upon terms made of leased by which the rental is based upon the earnings of the leased road shall make returns to the Railroad Commissioners of the leased road, separate and apart from the business of the lessee, and in the same manner that the officers of said leased railroad would be required to make returns had it not been leased.

Section 1. The Railroad Commissioners shall, on or 1878. before the first day of September, annually, furnish to Form of railroad the company or trustees operating each railroad duplicate

blank forms for returns, as follows:

#### EARNINGS AND EXPENSES.

#### Statement of Gross Earnings.

From passenger transportation.

- " freight transportation.
- " United States mails.
- " express.
- " rents.
- " other sources (specifying each).
  Total gross earnings.

## Statement of Operating Expenses.

For	repairs o	of road-bed and track.	
"	• "	bridges.	
"	"	fences.	
4.6	44	buildings and fixtures.	
"	"	locomotives.	
46	"	cars.	
"	46	machinery and tools.	
"	salaries a	nd labor, not included above.	
"	fuel for l	ocomotives and	\$
	cars,	· · · · · · cords of wood,	\$ \$ \$
"	fuel for	stations and \ tons of coal,	\$
	shops,		\$
"	oil and w	aste.	
		( to persons,	\$
"	damages,	losses, and gratuities, {	
		losses, and gratuities, { to persons, to property,	\$
"	insurance	e <b>.</b>	
		other roads (naming each).	
46	other one	erating expenses (in detail)	

Total operating expenses. Net earnings (or deficit). Statement of the Costs of Betterments Charged to Operating Expenses Accounts.

Specify the costs of betterments and the account to which the same is charged.

#### TOTAL RECEIPTS AND EXPENDITURES.

Statement of Receipts from all Sources.

Cash on hand at date of last report.
Bills and accounts receivable at date of last report.
Receipts from gross earnings, as stated.

other sources (specifying each).
Total.

## Statement of Total Expenditures.

For operating expenses (as stated).

" taxes.

" interest.

" dividends — number, ——; rate per cent., ——; date when paid.

" construction, equipment, or property account, giving each separately.

any other purposes (in detail).

Bills and accounts receivable this date. Cash on hand to balance.

Total

#### GENERAL BALANCE SHEET.

Showing condition of accounts at close of business, September 30, 18—.

#### Assets.

Construction account.
Equipment account.
Other permanent investments (in detail).
Sinking fund.
Materials on hand.
Accounts receivable.
Other assets (in detail).
Cash on hand.

Total.

#### Liabilities.

Capital stock.
Bonds payable, or funded debt.
Bills payable, or unfunded debt.
Accounts payable.
Other liabilities (in detail).
Profit and loss.
Total.

Present or Contingent Liabilities, not included in Balance-Sheet.

Bonds guaranteed by this company, or a lien on its road. Over-due interest on the same. Over-due interest on bonds issued by this company. Any other liabilities.

#### GENERAL INFORMATION.

#### Capital Stock.

Capital stock authorized by charter. " by vote of company. issued,——full shares of \$ ——each. sessment, \$ ----Amount credited on — shares not issued. Stock issued for cash. Stock issued for bonds. Stock issued for stock of other corporations (naming such corporations). Stock issued for undivided earnings. Stock issued for increased valuation of road, or equipment, or both. Stock issued without any payment thereon, or in any manner or for any purpose not named above, stating the amount in each case separately, and including the remainder of the stock issued. Amount of stock held in Connecticut. Number of stockholders residing in Connecticut.

#### Bonds or Funded Debt.

Whole number of stockholders.

Describe all issues in the following manner (and if any bonds issued by other parties have been guaranteed by this company, or are a lien on its road, describe them in the same manner, and state also by whom issued), viz.: First mortgage due \_\_\_\_\_. Rate of interest, \_\_\_\_. Interest paid to \_\_\_\_\_.

# Description of Road.

1 0	
Date when road or different portions thereof opened for public use, viz.:  From to	wer
In	
Length of main line from — to — Conn. To branches and names from — to	otal.
Length of all branches.	
" road (main line and branches)	
owned by the company.	
owned by the company.	
" double track road, in main line, in branches,	
in branches,	
" sidings or other tracks not in- cluded above.	
" track of road, including branches	
and sidings in single track miles.	
" track laid with steel rails (weight	
per yard, ——— lbs.),	
per yard, ————————————————————————————————————	
Weight per yard of iron rails in branches,  ———————————————————————————————————	
Miles of track laid with steel rails during	
the year (No. of tons, ——; weight	
per yard, ————————————————————————————————————	
Miles of track laid with new iron rails dur-	
ing the year (No. of tons, ———;	
weight per yard, ————————————————————————————————————	
\$).	
No. of new ties put in track during the year (cost, \$ ————).	
Aggregate length of wooden bridges, in feet.	
No. of spans of 25 feet or over.	
Aggregate length of iron bridges, in feet.	
No. of spans of 25 feet or over.	
Aggregate length of stone arch bridges, in feet.	
No. of highway crossings over the track.	
" " under the track.	
" " at grade.	
" " with gates.	
" " flagmen.	
" " electric	
signal.	

No. of railroads crossed at grade, and names of each.

Name, termini, and length of each road operated by this company under lease or contract.

Length of all roads operated by this company. No. of stations on main line.

branches.

leased lines.

#### Equipment.

No. of locomotives (not including switching engines).

Average weight of same, including tender, water, and fuel.

No. of switching engines.

" passenger cars.

" baggage and mail cars.

" merchandise cars.

coal, gravel, and other cars.

" locomotives equipped with train brakes.

cars

Name of brake. No. of passenger train cars with patent platform, buffer, and coupler.

Name of patent.

## Fares, Freight, etc.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers.

Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket.

Average rate of fare per mile from all passengers.

Total number of passengers carried.

Passenger mileage, or passengers carried one mile.

Miles run by passenger trains.

" freight trains.

" all other trains.

Total miles run.

Total number of tons of freight carried. Freight mileage, or tons carried one mile. Average rate of freight per ton per mile.

No. of men employed in operating road, including officers.

Statement of each accident in detail. Names and residences of officers. Proper address of the company.

Returns, how

Sec. 2. All companies or trustees receiving such and when made. blank forms shall return one of them to the Commissioners, on or before the fifteenth day of November, in each year, with all questions fully answered, except where the answers would be "none" or "nothing," in which case the question itself may be stricken out. Said returns shall be signed and sworn to by the president and treasurer of the company, or by a majority of the trustees making the same.

Penalty for neglect.

Books to be open to inspec-

Assembly.

tee of General

Every company whose president and treasurer or trustees shall refuse or neglect to make such returns shall forfeit to the State twenty-five dollars for each day of such neglect or refusal, and said Commissioners tion of commit shall report such forfeiture to the treasurer, and the books of every railroad company shall at all times be open to the inspection of any committee of the General Assembly, appointed for that purpose.

Returns to conform strictly to prescribed schedule.

Sec. 4. Every railroad company shall make its annual returns strictly according to the forms provided, and if the officers or trustees find it impracticable to return all the items in detail as required, they shall in their report give the reasons why they cannot be given; but no company shall be excused for not giving such details because it does not keep its accounts in such manner as will enable it to do so. And when any such returns seem to said commissioners defective or erroneous, they shall notify the company or trustees making the same, and require the amendments of such returns within fifteen days under the same penalty as is provided for refusing or neglecting to make returns.

Repeal.

Sec. 5. All acts and parts of acts inconsistent with

this act are hereby repealed.

1883.

Sec. 1. Chapter sixty of the public acts of 1878 (page 295) is hereby amended by inserting at the end of the items specified under "statement of operating expenses" the following: "Statement of the costs of betterments charged to operating expenses accounts."

Sec. 2. Under said heading so inserted the several railroad companies shall specify the costs of betterments

and the account to which the same is charged.

1878. Connections of Connecticut Central Railroad.

When the railroad of the Connecticut Central Railroad Company, or any of the branches, as now constructed, meets or lawfully crosses another railroad at the same level therewith, the corporations or

persons by which either of said railroads is owned or operated may, with the written consent of the Board of Railroad Commissioners, and upon such terms as said Railroad Commissioners shall, after due hearing, prescribe, enter its road upon or unite the same with and use the road for the other; but no locomotive engine or other motive power shall be allowed to run upon a railroad except such as is owned or controlled by the corporation owning or operating such railroad, or with the consent of such corporation; and every such corporation or persons shall, at all reasonable times and for a reasonable compensation, draw over its or their railroad the passengers, merchandise, and cars of the other, and each of them shall for a reasonable compensation provide upon its railroad convenient and suitable depot accommodations for the passengers and merchandise of the other road passing to and over it, and shall receive and deliver the same in the manner it receives and delivers its own passengers and freight.

SEC. 2. If the corporations or persons cannot agree Determination upon the stated periods at which the cars of one shall be which the comdrawn over the other, and the compensation to be paid panies cannot therefor, or cannot agree upon the terms and conditions upon which the accommodations shall be furnished for the passengers and merchandise of the other, the Railroad Commissioners, upon the petition of either party and notice to the other, shall hear the parties and shall in each case determine (having reference to the convenience and interests of the corporations and of the public to be accommodated thereby) the stated periods for drawing cars and the compensation therefor, or the terms and conditions for passengers and merchandise, or the requisite terminal accommodations as aforesaid. And upon application of either party shall determine all questions between the parties in relation to the transportation of freight and passengers, and other business upon and connected with said railroads in which they are jointly interested, and the manner in which the business shall be done, and apportion to such corporations or persons their respective shares of the expenses, receipts, and income of the same. And the award of the commissioners, or a major part of them, shall be binding upon the respective corporations and persons interested therein for one year, or until the commissioners shall revise and alter the same: provided, however. that any person or corporation aggrieved Appeal. by any order of the Railroad Commissioners, made under

the provisions of this act, may appeal from the same to the Superior Court of the county wherein said railroads

meet within twenty days after the date of such order, in the same manner that appeals are now allowed upon any proceeding relative to the location, abandonment, or changing of depots or stations.

This act conrailroads.

None of the provisions of this act shall apply to any fined to Connecticut Central and such other its intersecting railroads whose tracks are now intersected or crossed by the track or tracks of said Connecticut Central Railroad.

1879. Chap. lxxxix. Acts of 1878, p. 313, extended to Rockville R. R.

SEC. 1. The provisions of chapter eighty-nine of the public acts passed January Session, 1878, shall apply to the Rockville Railroad and to such other railroads as connect therewith or are intersected thereby, and to the several railroad companies owning or operating said respective railroads.

SEC. 2. This act shall take effect from its passage.

1884. Standard time.

The standard of time for the seventy-fifth meridian west from Greenwich, shall be and is hereby made the standard of time for this State.

1883. Standard time to be used in time tables in this State.

SEC. 1. Every railroad company in their public advertisements and time tables shall make use of the standard time of this State for all stations within this State.

Penalty.

Every railroad company which violates this act shall forfeit twenty-five dollars, to be recovered by the State treasurer for the use of the State in an action on this statute.

#### CONSTITUTIONAL AMENDMENT.

#### Article XXV.

## [Adopted October, 1877.]

When this act stakes effect.

No county, city, town, borough, or other municipality shall ever subscribe to the capital stock of any railroad corporation, or become a purchaser of the bonds, or make donation to, or loan its credit directly or indirectly in aid of any such corporation; but nothing herein contained shall affect the validity of any bonds or debts incurred under existing laws, nor be construed to prohibit the General Assembly from authorizing any town or city to protect, by additional appropriations of money or credit, any railroad debt contracted prior to the adoption of this amendment.

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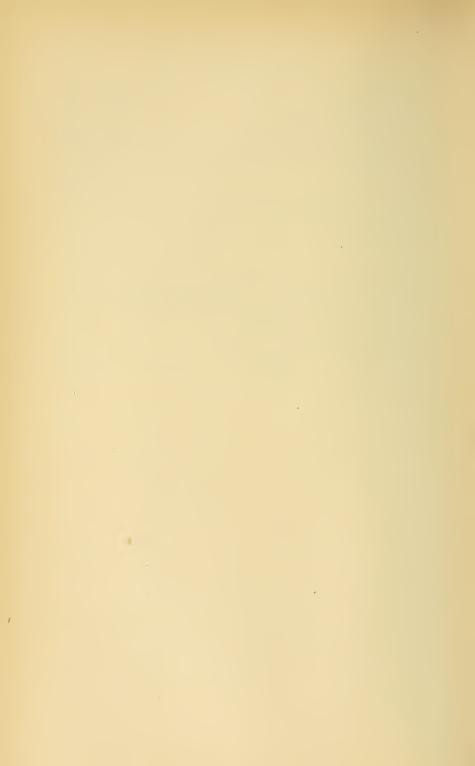
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# State of Gonnecticut.

General Assembly, January Session, 1887.

# REPORT

OF THE

# RAILROAD COMMITTEE

ON THE

# Memorial of Henry L. Goodwin,

IN RELATION TO THE

Annual Returns of the Railroad Companies,

TOGETHER WITH

THE MEMORIAL AND THE REPLY OF THE NEW YORK, NEW HAVEN & HARTFORD RAILROAD COMPANY

Printed by Order of the Senate.

HARTFORD, CONN.:
Press of The Case, Lockwood & Brainard Company.
1887.



# State of Connecticut.

# MEMORIAL OF HENRY L. GOODWIN

In Relation to the Annual Returns of the Railroad Companies.

To the Senate and House of Representatives in General Assembly convened:

Your memorialist, Henry L. Goodwin of East Hartford, respectfully represents that there are now lying upon the table of the Senate the annual returns of the several railroad companies of the State for the year ending September 30, That said returns were laid upon the table on the motion of the Senator of the Second District, and that said motion was made at the request of your memorialist. That this request was made in the hope that when certain irregularities and omissions in said returns should be pointed out a resolution would be adopted instructing the Joint Standing Committee on Railroads to inquire into the matter. That while said returns were thus lying upon the table, the said committee took up the Annual Report of the Railroad Commissioners, which specifically endorses some of the irregularities in these returns, and recommended that it be accepted and placed on file in the office of the Secretary of State. said recommendation has been adopted by both the Senate and the House, and this erroneous and vicious mode of making returns has thus, unwittingly, been endorsed by the General Assembly, and a dangerous precedent established.

Your memorialist submits herewith a statement of some of the irregularities and omissions referred to. They are contained in the returns of the New York, New Haven & Hartford Railroad Company, and make the net earnings of said company, for the past year, appear to be upwards of \$520,000 less than they actually were; or less than 14 per cent. on the capital stock of the company, whereas they were, in fact, upwards of 17 per cent. The officers of that company have omitted from the returns of its "Gross earnings," the sum of \$87,046, which, in their report to the stockholders of the company, they say was the income from what they call a Sinking Fund. They have omitted from the "Statement of Total Expenditures" the expenditure of upwards of \$115,000 made the past years in a manner wholly unauthorized by the charter of the company. Eighty-five thousand dollars of this sum were paid for bonds of the New Haven & Northampton [Railroad] Company. Twenty-five thousand dollars for stock of the Connecticut & Passumsic Railroad Company. thousand dollars for bonds of the Harlem River & Portchester Railroad Company, and two thousand dollars for stock of the Air Line Railroad Company.

During the past five years the company has expended upwards of three millions of dollars for stocks, bonds, and notes of railroad and other transportation companies. A large portion of these securities are represented by the officers of the company to belong to a so-called Sinking Fund. Notwithstanding upwards of two million one hundred thousand dollars have been paid for such of these stocks, bonds, and notes as are included in this so-called Sinking Fund, less than one million two hundred thousand dollars have been returned to the railroad commissioners as having been paid for them. There have been added to this fund, during the past five years, stocks, bonds, and notes, whose value is represented to be \$440,494. The expenditure of no part of this \$440,494 has ever been returned to the Railroad Commissioners, although the law requires it all to be returned to them.

The company has, in like manner, neglected to report the receipt of the money thus expended; and the source whence it was derived has never been disclosed. The expenditure of this \$440,494 has been concealed even from the stockholders,

and has been covered up by marking off a corresponding amount from the reported value of 12,298 shares of the capital stock of the New Haven & Northampton Railroad Company, which said shares constitutes a part of this so-called Sinking Fund. These shares, which cost the company \$1,229,800, in 1882, were, the same year, set in the fund at, and were falsely reported to, the Railroad Commissioners as having cost only \$737,880 and they are now rated at \$297,356, or \$440,494 less than they were four years ago; so that, notwithstanding the addition of stocks, bonds, and notes, amounting to \$440,494, the fund appears in the balance-sheet of the company as amounting to no more than it did in 1883.

This company has, during the past year, added to its equipment three locomotives, five passenger cars, and 499 baggage and freight cars. The cost of this additional equipment could not have been less than \$250,000, yet none of this cost has been returned, as it should have been, as an expenditure for equipment; but, if returned at all, was probably returned under the head of "repairs"—the sum returned as having been expended for repairs of locomotives and cars the past year being upwards of \$723,000.

This company has also expended, during the past year, upwards of \$185,000 for the purchase of land, and other admitted "betterments," all of which it has included in its returns as having been paid for "operating expenses," and thus, as has already been remarked, the net earnings of the company for the past year have been made to appear to be some \$520,000 less than they actually were.

Your memorialist therefore prays that the Joint Standing Committee on Railroads be instructed to ascertain and report whether the New York, New Haven & Hartford Railroad Company has complied with the requirements of the law in making its returns to the Railroad Commissioners. He also begs leave to submit to the General Assembly whether the vote whereby the last Annual Report of the Railroad Commissioners

was accepted ought not to be reconsidered and the report be recommitted to the Joint Standing Committee on Railroads.

HENRY L. GOODWIN.

EAST HARTFORD, February 17, 1887.

Senate Joint Resolution No. 94.

# RESOLUTION CONCERNING THE MEMORIAL OF H. L. GOODWIN:

Resolved by this Assembly, That the annual returns of the several railroad companies for the year ending September 30, 1886, and the memorial of Henry L. Goodwin be referred to the Joint Standing Committee on Railroads, and that said committee be, and is hereby, instructed to ascertain and report whether the allegations in regard to the returns of the New York, New Haven & Hartford Railroad Company are true, and whether its returns have been made in compliance with the law; and also when, and for what purpose, the sinking fund of that company was created; the number of shares of stock of each class, and the number of bonds and of notes belonging to said fund; the amount paid for each, and the market value of the same, whether the amount paid for them has been correctly returned to the Railroad Commissioners. That the Committee have power to send for persons and papers, and to examine witnesses under oath.

# REPLY OF THE NEW YORK, NEW HAVEN & HART-FORD RAILROAD COMPANY.

To the Honorable Joint Standing Committee on Railroads, etc.:

The memorial of Henry L. Goodwin to the General Assembly assumes to submit a statement of what the memorialist calls "irregularities and omissions" contained in the returns of the New York, New Haven & Hartford Railroad Company. These "omissions and irregularities," as charged in the memorial, are divisible into two classes.

The memorial claims:

- 1. That certain expenditures of the company, which by them are charged to Current Expenses, should have been charged to Construction and Equipment Account; and
- 2. That the company's Sinking Fund Account has been "manipulated" by marking off the sum of \$440,494.14 in that fund's estimates in the market value of the New Haven & Northampton company's stock.

So far as any claim of omission or concealment is concerned, it would seem to be a sufficient answer to say that the entire ammunition of the memorial is derived from the very returns which it attacks. If these returns, therefore, have informed the memorialist of the facts in the case, it would seem to be beyond dispute that there has been no concealment or omission in the matter. Any other conclusion necessarily leads to the assumption that the Board of Railroad Commissioners, whose sworn duty it is to pass upon these returns, have shut their eyes to the facts and figures plainly and clearly presented to them in the railroad company's return, and that either the board must have willfully endorsed the returns, or else it must have fallen into the same error which the memorial kindly and condescendingly says the General Assembly has fallen into, of "unwittingly endorsing" them.

Taking these charges now in their order:

The alleged offense of the company is, that it has charged certain items, which were enumerated in the memorial, to Current Expenses, which, by the argument of the memorial, should have been charged to Construction Account. This accusation is one with which the company and the Railroad Commissioners are not wholly unfamiliar. It has appeared at the instance of the same memorialist, in some form or other, ever since the incorporation of the company, and also for many years prior, in the histories of the companies which preceded the present Consolidated company. Changes upon it, of limited range and common key, but with fair amount of variation in time and measure, have been rung before the Board of Railroad Commissioners, and before successive committees of the General Assembly, and in the newspapers, for nearly twenty years. Any conviction of the wisdom of the attack has never reached the judgment of the Railroad Commissioners, or of the General Assembly, or of the highest authorities upon railroad matters. or of the courts.

In book-keeping there are two methods of treating the betterments which a railroad company from time to time makes. One method, and which has been called "the skinning method," is to charge to current expenditures upon tracks, depots, rolling stock, etc., only just such amounts as are necessary, without conferring additional value on the property, to keep the same up to its standard, and to charge any real betterment in the property of the company to New Construction Account. If a company wishes to make a showing to justify a questionable or improper dividend from its earnings, or if a company wishes to lay a book-keeping basis for a constant enlargement of its capital stock or bonds, this method is a favorite one. If, on the other hand, a company wishes to maintain its railroad property so as to fairly meet the constant depreciation which is going on in much of it, and to keep up with the requirements of the public for improvements of every kind, without increasing the amount of

its capital stock for the public to pay dividends upon, then it pursues the liberal policy — liberal to the public — of charging freely to Current Expenses expenditures which are, in fact, betterments to the road, but which only keep it abreast of the demands of progress and the best improvements in the science of railroading. This latter plan is, and has always been, the plan followed by the company which is the object of the memorialist's attack. It is also followed by all the conservative and well established roads of the country. The other plan is the plan followed by all companies who wish to make improper dividends and to market their stock at prices above its real value, or to make stock dividends for insufficient reasons. These items of betterments in the case in hand fully appear in the company's returns, and are approved by the Board of Railroad Commissioners. Similar items appear in the returns of the Naugatuck Railroad, the New York, Providence & Boston Railroad, in our own State, and in the last reports of the Lake Shore Railway Company, Boston & Albany Railroad Company, the Pennsylvania Railroad Company, and all other railroad companies who pursue this most reasonable and proper way of keeping books. subject has been discussed by our own railroad commissioners, and quite recently in a very able article in the New York Evening Post — a journal which can hardly be accused of any partiality to railroads - in a leading editorial; and this paper selected the system of the New York, New Haven & Hartford Railroad Company as an illustration of the correct policy to be pursued by railroad companies in this matter. If it were necessary, citations could be made to the same point from every recognized authority upon railroads. The latest and best of these (American) text-books is by a distinguished citizen of our own State, Professor A. T. Hadley, and his views upon the subject can be found at pages 58-63 of his volume on railroad transportation. But perhaps the matter is best placed at rest by referring the committee and the General Assembly to the treatment which the whole subject has received at the hands of the highest court in the country in a recent decision.

In the case of the Union Pacific Railroad Company against the United States, reported in the 99th Vol. of the U.S. Supreme Court Reports, at page 402, that highest authority has settled the question. The question there arose, as it does in the argument of this memorial, as to what "net earnings" of a railroad company are. The Court says, at pages 420 and 421: "Having considered the question of receipts or earnings, the next thing in order is the expenditures which were properly chargeable against the gross earnings in order to arrive at the 'net earnings,' as this expression is to be understood within the meaning of the act. It may often be difficult to draw a precise line between expenditures for construction and the ordinary expenses incident to operating and maintaining the road and works of a railroad company. Some charge to construction account every item of expense, and every part and portion of every item which goes to make the road, or any of its appurtenances or equipments, better than they were before; while others charge to ordinary expense account, and against earnings, whatever is taken for these purposes from the earnings, and is not raised upon bonds or issues of stock. The latter method is deemed the most conservative and beneficial for the company, and operates as a restraint against injudicious dividends and the accumulation of a heavy indebtedness. The temptation is to make expenses appear as small as possible, so as to have a large apparent surplus to divide. But it is not regarded as the wisest and most prudent method. The question is one of policy, which is usually left to the discretion of the directors. But for making all ordinary improvements, as well as repairs, it is better for the stockholders, and all those who are interested in the prosperity of the enterprise, that a portion of the earnings should be employed."

This policy, thus declared by the highest authority in the country to be a proper one, is the one which is adopted by the New York, New Haven & Hartford Railroad Company, and

which is the subject of the memorialist's attack. The company charges to Expenses those improvements which in the judgment of its directors do not seem to call for an increase of stock or funded indebtedness. The memorial charges that during the past year the company has added to its equipment 3 locomotives, 5 passenger cars, 499 baggage and freight cars, and \$185,000 "for the purchase of land and other admitted betterments." Even if the addition to the rolling stock is equal to the depreciation in value and usefulness of the rolling stock on hand which has been incurred since any charge to that effect has been made against it - which is by no means clear - all these charges were eminently proper to be made to Current Expenses, and are fully justified by all the authorities upon railroad matters, and by the express decision of the Supreme Court of the United States. the company has no hope of convincing the memorialist of the propriety of this method of book keeping - because its experiences and annoyances for the last twenty years seem to preclude the possibility of any such result — it is submitted that its methods in this regard are the methods of wisdom, liberality to the public, and are worthy of a railroad company which endeavors to keep its property up to the highest standard demanded by an intelligent and progressive public, which fairly and properly demands of all such railroad companies, as can afford to make it a part of its annual expense, every provision for the safety and comfort of its patrons. these expenditures have been charged as the memorial claims is admitted, and in no sense as a confession of any kind of irregularity, omission, impropriety, or wrong; but, on the other hand, it is insisted that the same is right, proper, and in conformity with the best wisdom of conservative railroad management, of intelligent railroad authorities, and of all enlightened courts. Our intelligent Board of Railroad Commissioners has had the subject before it ever since it was a Board, and at the persistent instance of this memorialist; and the policy pursued by the company has always met their unqualified approval, and their reports upon the subject have been

accepted by the General Assembly of the State of Connecticut.

#### II.

The second charge of the memorial relates to the company's Sinking Fund Account. It is Part II of the general allegation of the memorial, that the company's net earnings were 17 per cent., instead of 14 per cent. The memorial says: "A large portion of these securities are represented by the officers of the company to belong to a so-called Sinking Fund. There have been added to this Fund during the past five years, stocks, bonds, and notes, whose value is represented to be \$440,494." The memorial then makes the usual charges of omissions and concealments in the matter. All these charges of omissions, concealment, etc., are simply absurd, and their absurdity is demonstrated by the fact heretofore alluded to, that the memorialist himself gets these facts directly from the face of the returns themselves.

In order that the utter falsity of the accusations of the memorial in this regard may clearly appear to your Committee and the Legislature — although the matter involves ancient history, and things which have been considered by the Railroad Commissioners year after year, and by preceding General Assemblies — we herewith submit a statement of the Sinking Fund and of its history.

That \$440,494.14 has been deducted from the original valuation of the Northampton Company's stock investment, as made by the Sinking Fund Committee, and which is the fact on which the memorial travels, is true, and ought to be true; that one dollar of this \$440,494.14 was derived from the company's railroad earnings, which is suggested by the innuendo of the memorial, is utterly untrue. Every dollar of it is the direct result of the transactions of the fund itself. Although the report which is before the General Assembly, and which is the occasion of this memorial, is the report for the year

1886, as above suggested, we give you a short history of this Fund.

Your Committee will notice that in the form of returns prescribed by the State for railroad companies to make, in its "general balance sheet," found at the bottom of page lx in the statutes relating specially to railroads, the fourth item is the item of "Sinking Fund." The General Assembly thus indicates to the railroad companies, most of them having funded or floating debts, or both, the propriety and lawfulness of establishing a Sinking Fund for the purpose of ultimately extinguishing their obligations. In this the General Assembly follows the wisdom of all authorities. Of course, a Sinking Fund must be fed by investments. At about the time of this company's issuing its bonds, they established a Sinking Fund for the purpose of ultimately extinguishing their funded obligations, having in view also their contingent liability as guarantors of three millions of Harlem & Port Chester bonds. The directors appointed as a Sinking Fund Committee to invest and take care of this Fund, the President, the Treasurer, and Mr. E. H. Trowbridge. The care of investments has principally fallen upon Mr. Trowbridge, and of the accounts upon the treasurer. This Fund is a distinct thing by itself, has its own books independent of the general books of the company, and its valuations are made by the Committee according to their own best judgment and wisdom as to the proper treatment of a Sinking Fund. In the early history of the Fund the company's investment in Canal stock, consisting of 12,298 shares, was handed over to the Committee for the purposes of the Fund. This investment had been made by the company in view of the fact that the control of the Canal Railroad was likely, and in the absence of prompt action by this company was absolutely certain, to fall into the hands of a corporation of another State, and to be made an instrument of serious injury to the company's property. company believed, and believes now, that the use of that road for a road parallel with its own for the purpose of New York and Boston business, would not only be an immense injury to its own railroad property, but that it was utterly uncalled for by public convenience and necessity, and would be a direct injury to the State of Connecticut and to its transportation business; that in the end it would result in higher prices of freight and fare. They therefore promptly and without hesitation secured the control of the Canal Company, by paying par for these 12.298 shares. This purchase price was much above the market value of the stock, and was above its value to the public, but was not above its true value to this company; and therefore the company did not hesitate to pay the price which they had to pay to obtain control of it. When these shares were transferred to the custody of the Sinking Fund Committee, they very properly entered them upon their accounts at the then current market value of the stock, \$60 a share, so that they first appeared in their Sinking Fund account at \$737,880. The stock of the Northampton Company has been constantly depreciating in the market, and the attention of the Railroad Commissioners and of the General Assembly has been called to this fact by the company's returns in other years. In 1886 the Sinking Fund Committee entered a reduction of its valuation, bringing it down to what they considered to be its reasonable market value. This reduction brought its valuation to \$297,385.86, being about \$25 a share. The difference in these two valuations, \$440,494.14, is the amount which the Sinking Fund has received by way of income, profits on sales, etc., since it was commenced in December, 1881. Every dollar of this \$440,494.14 was derived directly and only from these sources. Against this accumulation of profit by dividends and by premiums on sales of items of its funds by the Committee, they have very properly charged off the actual depreciation in the market value of this Canal stock, so that the Fund by the valuation of the Committee as returned to the company, and as by the company returned to the Railroad Commissioners, stands at the valuation previously reported, September 30, 1883, at \$1,184,257.55, the cash premium of \$47,971.09 added to the Fund from the company's treasury in 1883, having in that year been added to the valuation in 1882 of \$1,136,286.46. The income for the year 1886, which is the year involved in the report made by the Railroad Commissioners to you, was \$87,046.78, and the amount of this income, with the detailed statement of every item of the Fund, was reported to the Railroad Commissioners, and distinctly appears in their report at page 228, and the reason for not increasing its nominal value is there explicitly given. We quote as follows from that return:

"The income of the Sinking Fund during the last fiscal year has amounted to \$87,046.78, but as the depression in the market value of some of the securities, mentioned last year, still continues, it has been deemed best by the committee in charge of that fund not to increase the nominal or reported value this year. It stands, therefore, in this year's report at the same valuation as it did last. The detailed statement is as follows, viz.:"

\$29,200 certificates Hartford & Conn. Valley Railroad,	\$31,169.00
Stock Connecticut & Passumpsic Railroad,	25,000.00
4,994 shares Vermont Valley Railroad,	242,320.00
998 shares Stamford & New Canaan Railroad, .	99,877.46
375 shares New England Transfer Company, .	37,500.00
670 shares Boston & New York Air Line Railroad,	54,690.00
12,298 shares New Haven & Northampton Company,	297,385.86
\$283,000 bonds New Haven & Northampton Company,	283,000.00
\$25,000 bonds New Haven & Northampton Company,	26,125.00
2 notes White Mountain Railroad,	6,667.00
2 notes Hartford & New York Transportation Company,	50,000.00
2 (\$5,000) bonds Harlem River & P. C. Railroad, .	13,300.00
3 (\$1,000) bonds, second mortgage, H. R. & Pt. C. R. R.	3,037.50
15 (\$1,000) bonds New York & New England Railroad,	13,918.10
Cash,	276.63
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Total,	\$1,184,257.55

It would hardly seem to be necessary to argue to an intelligent committee that the committee in charge of this Sinking Fund were not only justified, but were wise, prudent, conservative, and just in recognizing the shrinkage in the market value of this important item of Canal stock in making their general valuation of the property committed to them.

It is to be noticed that the report of the Tax Commissioners made to this General Assembly, in their recommendations for new laws, suggests the necessity of the companies reporting to the tax department "their market value if below par" of part of the investment of Sinking Fund of railroad companies. (The Tax Commissioner's Report, page 58.)

It therefore appears from the foregoing that the memorial is correct in saving that the amount of \$440,494.14 has been charged off against the former valuation of the Canal Company's stock. This the company themselves reported to the department, and it was by the department approved, and is included in the report of the department to the General Assembly. We submit that the deduction made from it by the memorial is utterly false and scandalous, and must be so considered by all fair business men. Of course, it has appeared year after year to each of your preceding Assemblies, and to the Board of Railroad Commissioners, that the investments of the Sinking Fund were not satisfactory to the views of this memorialist. But it must appear to all candid minds that his charges of omissions, concealments, manipulations, and irregularities are utterly unwarranted, and should be repudiated by every sense of fairness and righteousness.

If the committee requires or desires any proof by inspection of any of the company's books or accounts of the absolute truth of every statement in this reply to the memorial, the company will afford every facility in its power to examine and verify them. Every item of income, interest, and profit of the Sinking Fund was, from its beginning to that day, submitted last year to the Railroad Commissioners, although only the amount of income for that year was all that was required or included in the official returns. There is nothing in the form or spirit of the returns that calls for the items of this income, any more than for the items of receipts from passenger business, or from freight business; but the entire account will be freely and gladly submitted to the committee, if they desire to inspect it.

We submit, then, that the scandalous words of the memo-

rial, in charging on the company improper entries in their expense account, are demonstrated to be wholly false, and that the same adjectives applied to the returns by the company of their Sinking Fund, are also absolutely false; that the company has returned the Fund precisely as it was returned to them by their committee; that the committee in charging off, to accord with the depreciation of the Canal stock, a sum suitable to represent it, have done wisely and well; that every dollar of the income of the Fund was derived from the Fund itself, and from no other source; that the Sinking Fund item is one allowed by law, and is by all intelligent authorities deemed to be a proper one; that the fact of the Sinking Fund involves the necessity of investments to feed it; and that the results of the Fund, despite of shrinkage in the Canal stock, have been altogether satisfactory for the purposes of such a fund, and complimentary to the ability of its managers; that the attack upon the company for concealment, and upon the Railroad Commissioners for willful or inadvertent omissions of duty, is worse than gratuitous, and should receive from the hands of the General Assembly just such treatment as the General Assembly would ask for itself if it were falsely charged with concealments, manipulations, omissions, and irregularities.

## NEW YORK, NEW HAVEN & HARTFORD RAIL-ROAD COMPANY,

By HENRY C. ROBINSON,

MARCH 29, 1887.

Their Attorney.

GENERAL ASSEMBLY, JANUARY SESSION, A.D. 1887.

The Joint Committee on Railroads report on the Memorial of Henry L. Goodwin, in relation to the Annual Returns of the Railroad Companies,

That they have had the same under consideration and have heard the parties with witnesses and counsel and herewith submit the reply of the New York, New Haven & Hartford Railroad Company, the statements of which reply they find to be true.

In reference to the allegations of the memorial, the charges of "concealment," and "covering up," are not true.

The other allegations are two-fold.

They charge the company with keeping its books so as to include in its returns for repairs expenses for new equipment and betterments.

This is not denied by the company. It has always been its custom, and is the custom, of other first-class roads, and meets the approval of the Board of Railroad Commissioners, of the leading authorities upon railroads, and of the highest court authorities of the land. How much of improvements should be charged to repairs and how much to betterments is a question which has been very largely discussed, and the best authorities agree that all such charges are properly chargeable to repairs, unless they are represented, or are reserved to be represented, by an additional issue of stock or bonds.

For a full discussion of this subject the committee refers to the report of the Railroad Commissioners to the General Assembly, 1883, pages 35–38.

The other allegations relate to the sinking fund account. Its income, for the year, appears in the Railroad Committee's report at page 228. The memorialist argues that it should appear in another part of the returns as part of the income for the year. This is a question of construction of the law, which is purely technical, and upon which your committee

would not presume to decide. The amount of the income from October 20th, the period of return to tax department, appears in the returns. The question is purely one of book-keeping, and also as to where in their returns this income ought to appear. The method pursued by the company has been acceptable to the Railroad Commissioners and has been accepted by preceding General Assemblies. If the General Assembly should deem it of sufficient importance to require a different system, it could easily be required by a more specific statute.

The sinking fund was established on the 8th day of October, 1881, for the purpose of providing a fund to meet the company's bonds, and to protect its contingent liability as guarantor of \$3,000,000 of the Harlem & Port Chester bonds. A committee was appointed consisting of the president, vicepresident, and chairman of the finance committee ex officio, to take charge of its property, with power to invest and reinvest the assets. The treasurer has, in fact, always acted as a member of that committee in place of the vice-president. The committee is subject to the orders of the board, but practically they have had complete charge of the fund. At the time of the appointment of the committee, there was placed in the fund the company's stock in the Vermont Valley Railroad Company, the New Haven & Northampton Company, the New England Transfer Company, also the company's bonds of the White Mountain Railroad Company, the New Haven & Derby Railroad Company, and the indebtedness of the New Canaan Railroad Company. There have been sundry additions to the fund since then, chiefly by changes of investment and by investments of its income, so that at the close of the year, the fund consisted of the following items, enumerated in the Railroad Commissioners' Report at page 228.

\$29,200 certificates Hartford & Connecticut Valley	Railr	oad,	\$31,169.00
Stock Connecticut & Passumpsic Railroad,			25,000.00
4,994 shares Vermont Valley Railroad,			242,320.00
998 shares Stamford & New Canaan Railroad,			99,877.46
375 shares New England Transfer Company, .			37,500.00
670 shares Boston & New York Air Line Railroad,			54,690.00

12,298 shares New Haven & Northampton Company,		297,385.86
\$283,000 bonds New Haven & Northamptom Company,		283,000.00
\$25,000 bonds New Haven & Northampton Company,		26,125.00
2 notes White Mountain Railroad,		6,667.00
2 notes Hartford & New York Transportation Company,		50,000.00
2 (\$5,000) bonds Harlem River & Port Chester Railroad,		13,300.00
3 (\$1,000) bonds, second mortgage, Harlem River & Po	ort	
Chester Railroad,		3,037.50
15 (\$1,000) bonds New York & New England Railroad,		13,918.10
Cash,		276.63
Total,	\$	1,184,257.55

The 12,298 shares of New Haven & Northampton Company's stock was valued by the committee when it was put in the fund, at \$737,880, being, as was supposed, about its market value. It has stood at this valuation until last year, when, as the value of the stock had materially shrunk in the market, the committee reduced its valuation to \$297,385.86, being a valuation of about \$25 a share. This change in the valuation appears in the company's returns.— Railroad Commissioners' Report, page 228.

The difference in these two valuations, \$440,484.14, is the amount which the sinking fund has received from income and profits from changes in investment since it was commenced in 1881. The details and history of the fund are fully set out in the company's answer to the memorialist at pages 7, 8, and 9. [See pages 13, 14, 15.]

The number of shares of stock of each class, the number of bonds and of notes belonging to said fund, the amount paid for each, and the market value of the same as estimated by the committee, fully and correctly appear in the report of the Railroad Commissioners at page 228. No other testimony or estimate, as to the market value of these items, was submitted to the committee by either party. Several of the items were derived from the old railroad companies which preceded the present corporation, and they have remained charged at the original cost to those companies.

Respectfully submitted,

JAMES GRAHAM,

Chairman.





State of Connecticut.

## TWENTY-SECOND ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER

TO THE

General Assembly of the State, A.D. 1887.



## PART FIRST.

Fire, Fire and Marine, Fidelity, and Casualty Companies.

HARTFORD, CONN.:

Press of The Fowler & Miller Company, 341 Main Street.

1887.

## ERRATA.

Page 32—In fourth line, in lieu of partial footings, \$558,622.28, read \$1,077,773.03. Page 133—In 16th line, read "endorsed" for "indorsed."

Page 279—In sixth line supply 4 where figure has dropped out.

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## REPORT-PART I.

## To the Honorable General Assembly of the State:

Part I of the twenty-second Annual Report of the Insurance Commissioner is now submitted. Abstracts will be found herein of the annual statements of condition and transactions of all Fire, Fire and Marine, Casualty and Fidelity Insurance Companies authorized to transact business in this State,—one hundred and twenty-eight in number. The Statistical Tables relate mainly to Fire Insurance.

Since the last Report was made, the following insurance corporations have been admitted to this State:

Date of Adm.	Name and Location of Company.	Capital,	Class of Insurance.
1886.			
May 19	Granite State, Portsmouth, N. H	\$200,000	Fire.
May 25	Anglo-Nevada, San Francisco, Cal	2,000,000	Fire.
May 25	People's, Manchester, N. H	250,000	Fire.
June 29	Am. Steam Boiler, New York, N.Y., (re-admitted),	500,000	Explosion.
October 5	Eliot, Boston, Mass	200,000	Fire.
1887.			
January 14	Spring Garden, Philadelphia, Penn	400,000	Fire.
	Aggregate Capital	\$3,550,000	

The Manufacturers and Builders Co., of New York, having a capital of \$200,000, withdrew January 13, 1887. The capital of companies admitted exceeds that of the one retired by \$3,350,000.

The American Steam Boiler Company was re-admitted after its capital had been enlarged to \$500,000.

The license of the Dutchess County Mutual, of Poughkeepsie, N. Y., expires April 1, and will not be renewed, for reasons hereinafter stated.

The Connecticut companies engaged in fire insurance remain as last year, twenty-six in number, ten stock and sixteen mutual. Sixty-seven stock and three mutual companies of other States, and twenty-three from foreign countries are authorized to transact fire insurance here. Whole number of fire offices, one hundred and nineteen—a net increase of three. There are three domestic companies, one stock and two mutual, engaged in casualty insurance, or one more than last year, viz: the Connecticut Mutual Steam Boiler Inspection and Insurance Company of Waterbury. Four joint stock companies of New York are licensed to transact casualty business, one of which

combines therewith fidelity and personal-accident insurance. And there are two joint-stock companies licensed to transact fidelity insurance, one from New York and one from Canada. The whole number included in Part I is one hundred and twenty-eight,—five more than the year before. The Assets and Liabilities of the offices engaged in fire insurance as they stood on Dec. 31, 1886, were as follows:

No.	Locality.	Assets.	Liabilities that concern Policy-holders.	Liabilities that concern Stockholders.
10 16 67 3 23	Stock Companies of Conn  Mutual Companies of Conn  Stock Companies of other States Mutual Companies of other States Stock Cos. of Foreign Countries		\$7,772,373 95 297,968 49 43,255,372 55 545,978 58 21,597,065 67	\$18,574,373 95 297,968 49 81,397,141 57 645,978 58 26,197,065 67
119	Aggregates	\$175,101,555 28	\$73 468,759 24	\$127,112,528 26

The number of offices of this class last year was one hundred and sixteen, and their Assets exceeded their entire Liabilities by \$43,000,000. The Assets of the 119 companies now operating here exceed their Liabilities by \$48,000,000, and of this growth in surplus only about \$375,000 arises from the change in companies represented.

For the purpose of clear comparison, only the companies operating here in both of the years 1885 and 1886 are taken into the following account.

CAPITAL AND ASSETS - 1885 AND 1886.

December 31.	FIXED CAPIT	TAL IN U.S.	Assets	IN U.S.
114 Offices	1885.	1886.	1885.	1886.
10 Conn. Stock	\$10,801,500	\$10,802,000	\$25,019,116	\$26,317,436
16 Conn. Mutual	None.	None.	1,270,225	1,357,145
65 Others, U. S	30,775,000	31,152,500	95,694,146	101,084,234
23 Foreign Countries	5,194,000	5,194,000	38,873,199	41,643,768
Aggregates	\$46,770,500	\$47,148,500	\$160,856,686	\$170,402,583;

With no material variation in fixed capital, there has been an increase of assets amounting to nearly ten million dollars, or just about six per cent.

LIABILITIES—1885 AND 1	880	88	8	8	8	5	5	۶	۶	0	0	•				[	ĺ		1	)														,	)	١	٠	į	ĺ	ĺ	j			I	Į	١	١	١	ì	Ì	Ì	ì	į																								į	Ì	ĺ	ľ	ľ		١		١					١	١	١	١	١		ľ	ľ		ľ	ľ	ľ	١	١	١			١	١		١	١	١															١						١	١	١	١	١	١	١	١	١	١	١	١	١	١
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December 31.	18	85.	183	86.
114 Offices	Excluding Capital, Scrip, and Special Funds.	Including Capital, Scrip, and Special Funds.	Excluding Capital, Scrip, and Special Funds.	Including Capi- tal, Scrip, and Special Funds.
10 Conn. Stock	\$7,338,095	\$18,238,095	\$7,772,374	\$18,574,374
16 Conn. Mutual	297,721	297,721	297,968	297,968
65 Others, U. S	40,125,767	74,960,037	42,725,528	77,917,297
23 Foreign Countries	20,039,850	24,639,850	21,597,066	25,147,066
Aggregates	\$67,801,433	\$118,135,703	\$72,392,936	\$122,986,705

Of the two columns of liabilities in each year, the first is the one that concerns only policy-holders; the second concerns stockholders, capital, scrip, and special funds having been charged herein as liabilities. By the former the liabilities are about forty-two per cent. of the assets. By the latter about seventy-two. To put it another way, these corporations have available assets, in excess of all liabilities, amounting to nearly forty-seven and a half millions, against forty-two and three-quarters millions the year before. And if the mutuals be omitted, the surplus assets of the stock companies will be found nearly equal to their entire Paid-up Capital or Deposit Capital. The Assets-increased during the year \$9,500,000, and the Liabilities, \$4,850,000.

Table No. 1 exhibits separately the Capital, Assets, Liabilities, and Surplus of the above-mentioned, together with the five others newly admitted.

NET SURPLUS-1885 AND 1886.

December 31.	18,	85.	18	86.
114 Offices	As concerns Policy-holders.	As concerns Stockholders.	As concerns Policy-holders.	As concerns Stockholders.
10 Conn., Stock	\$17,582,521	\$6,781,021	\$18,545,062	\$7,743,062
16 Conn., Mutual	974,814		1,059,176	
65 Others, U. S	55,568,378	19,922,796	58,358,706	22,310,430
23 Foreign Countries	18,833,349	14 233.349	20,046,703	15,446,703
Aggregates	\$92,959,062	\$40,937,166	\$98,co9,647	\$45,500,195

The surplus over all liabilities, given above, is only that belonging to stock offices and it appears that the year's increase in their net surplus after paying dividends to stockholders, is very nearly ten per cent. of capital. If the surplus of mutual companies be added, the total surplus above all liabilities is found to be \$47,415,879. The five newly admitted companies, add about \$600,000 to this sum.

It is interesting to ascertain what portion of the increased surplus arises from placing an enhanced value on assets. This has been computed only in the case of the ten Connecticut stock companies, whose net surplus increased nearly a million dollars. Of this million, \$465,000 appears to have come from marking up the values of stocks, bonds, or real estate. This is arrived at by deducting from the increase of assets the excess of income over outgo. Eight offices appear to have marked up their assets by \$467,000, and two have marked them down by \$2,000. The gratifying result is shown, that taken together, these ten offices not only earned the dividends paid, but also, in addition, more than half the surplus increase. The profits realized from their business, regardless of the rise in market values, appear to have been:

Cash dividends paid	\$1,506,000
Surplus increase (\$962,041), less rise in prices (\$465,000)	497,041
Clear profit	\$2,003,041

This profit is about eighteen and one-half per cent. upon the capital risked, and does not include the gain of nearly five per cent. arising from the advance in market price of investments. The total gain including this was twenty-three and one-half per cent., of which fourteen per cent was divided, and the remainder retained in surplus. The other companies, domestic and foreign, have increased their surplus funds largely, and perhaps to a proportionate extent. The year 1886 must, therefore, be considered as highly favorable to the business. Indeed the companies were never so strong, and so able to perform their contracts, as they are at present. There has been no failure of any company licensed to operate in this State during the last four years at least.

The character of the Assets held, with reference to ready convertibility, is a matter of general interest. A schedule follows of Assets held by all the fire offices now authorized here:

December 31.	Real Estate.	Loans on Mort, R.E.	U.S. Bonds.	Other Bonds and Stocks.	Loans on Collateral	Cash.	Other Assets.
26 Conn. Cos 70 Others, U. S 23 Cos., Ex. U. S.	9,611,291 4,243,196	17,586,918 3,388,993	23,381,749	\$17,780,927 39,207,335 6,223,135  \$63,211,397	3,538,678 207,000	5,505,885 3,483,272	3,566,098

Five-sixths of the "other Assets" consist of Premiums in course of collection during the month of January, Of the \$175,000,000 composing the total Assets, 76 per cent. thereof, or \$133,000,000 appears to be either immediately available or convertible into cash without serious sacrifice. Table No. 2 gives the Assets of each Company in detail.

The Assets of the 119 companies just mentioned amount to \$175,-101,555. Their liabilities are as follows:

	Loss Claims.	Unearned Premiums.	Dividends Unpaid.	Commis'ns.	All other Liabilities	Total.
26 Conn. Cos	\$942,263	\$6,934,907	\$5,000	\$162,508	\$25,665	\$8,070,342
70 U. S. Cos	4,357,174	38,148 665	34,789	9 <b>01,</b> 664	359,059	43,801,351
23 Ex. U. S. Cos.	2,427,573	18,173,237		525,705	470,550	21,597,066
119 Companies	\$7,727,010	\$63,256,809	\$39,789	\$1,589 <b>,</b> 877	\$855,274	\$73,468,759

LIABILITIES - DECEMBER 31.

Only ten millions of this total amount consists of absolute debts accrued. Six-sevenths of the whole is the contingent future liability, or premium reserve for future losses on outstanding risks.

INCOME — 1885 AND 1886	IN	$^{1}CC$	ME-	- 1885	AND	1886.
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1885.	Fire Premiums.	Marine Premiums.	Interest, Etc.	Total Income.
26 Conn. Companies	\$9,291,654	\$182,771	\$1,193,918	\$10,668,343
65 Other U.S. Companies	39,889,861	4,330,926	4,026,020	48,246,807
23 Ex. U.S.Companies	25,206,664	213,938	1,340,848	26,761,450
114 Companies	\$74,388,179	\$4,727,635	\$6,560,786	\$85,676,600

1886.	Fire Premiums.	Marine Fremiums.	Interest, etc.	Total Income.
26 Conn. Cos	\$9,567,087	\$224,919	\$1,234,070	\$11,026,076
65 Other U.S. Cos	41,166,174	4,334,096	4,212,620	49,712,890
23 Ex. U. S. Cos	25,367,692	304,879	1,460,842	27,133,413
114 Companies	\$76,100,953	\$4,863,894	\$6,907,532	\$87,872,379

There has been, as will be seen, a moderate increase in both premiums and interest in the case of these identical companies. The interest received amounts to four per cent. on the entire Assets, whether interest-bearing or not. Table No. 4 gives the details.

EXPENDITURES-1885 AND 1886.

	Losses.		Expe	enses.	Dividends.	
	1885.	1886.	1885.	1886.	1885.	1886.
26 Conn. Cos 65 U. S. Cos 23 Ex. U. S. Cos	\$5,451,927 26,078,953 15,860,549	\$5,497,366 26,288,977 14,938,472	\$3,078,067 16,317,607 8,386,449	\$3,172,512 16,465,919 8,420,261	\$1,494,000	\$1,506,000 3,729,599
114 Companies	\$47,391,429	\$46,724,815	\$27,782,123	\$28,058,692	\$4,988,719	\$5,235,599

Whilst the Income increased, Losses and Expenses diminished as compared with the year before. The losses paid were 57.7 per cent. of premium receipts; in 1885 60 per cent.; and in 1884 63.6 per cent. Table No. 5 exhibits the items of expenditure of each office.

Table No. 6 shows the entire amount of premiums received, both fire and marine, total income and outgo, with various ratios per hundred of outgo and income. The 119 offices now represented paid losses during the past year to the extent of 57.5 per cent. of premiums.

FIRE	RISKS	IN	FORCE	AND	WRITTEN-	- 1885	AND	1886.
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		1885.	1886.			
YEAR.	Risks in force at end of year.		Av. Prem. Per Cent.	Risks in force at end of year.		Av. Prem. Per Cent.
26 Conn. Cos 65 U. S. Cos 23 Ex. U. S. Cos		4,589,997,462	Stk., 1.03 Mut., 1.40	5,987,710,038	\$875,030,394 4,784,887,797 3,163,000,548	Stk. 1.09 Mut. 1.39
114 Cos	\$9,846,918,425	\$8,597,312,240	1.04	\$10,432,807,965	\$8,822,918,739	1.0

The risks in force at the end of the year in these same offices increased about six hundred millions of dollars. And there was an increase of amount insured during the year of two hundred and twenty-five millions. The whole amount of fire risks in force in all the offices (119) was \$10,527,589,792, of which sum ten Connecticut stock offices carried one-tenth part. See Table No. 7.

FIRE BUSINESS IN CONNECTICUT-1885 AND 1886.

		1885.		1886.		
114 Offices	Risks Written.	Premiums Received.	Losses Incurred.	Risks Written.	Premiums Received.	Losses Incurred.
26 Conn. Cos 65 U. S. Cos 23 Ex. U. S. Cos	\$68,545,446 75,926 155 33,362,280 \$177,833,881	\$617,025 792,639 395 824 \$1,805,488	\$358,838 455,124 222,076 \$1,036,038	\$72,982,953 82 342,791 34,958,885 \$190,284,629	\$636,681 866,251 401,180 \$1,904,112	\$252,325 367,658 182,597

There is an increase of twelve millions written, and of premiums \$100,000, whilst the losses incurred are \$233,458 less. The ratio of loss to premium in 1886 was forty-two per cent., against fifty-seven per cent. in 1885. Table 8 exhibits the above itemized for each company, and also states the amount of losses paid as well as incurred.

The amount of insurance against loss by fire on property situate in Connecticut cannot be told even approximately from the records of this office. The companies do not report the amount at risk, but only the business of a single year. Household property and the better class of mercantile buildings are usually covered by long term policies and as these premiums are not annual, probably not over a quarter-part appears in any one year's report. Then there is a large amount of property insured in mill-mutuals of which there is no record here.

However the whole sum may be estimated within wide limits. On inspecting Table 8, it will be seen that the mutual companies of this State wrote risks in 1886 to the amount of \$27,675,000. These companies do not operate in any other State. On referring to Table 7, their whole amount at risk is found to be \$84,011,000, so that they cover in all fifty-six millions more than they write in one year. If all the other companies combined have but a like amount in excess of a single year's writing, (and they must have much more than this), the amount at risk in Connecticut would exceed three hundred millions. Probably \$350,000,000 would be nearer the truth.

Table No. 9 exhibits the rate per cent. of premium for each office, during the last three years, as well as the average rate in groups and in total. The variation in average rate for three years past has been immaterial.

Twenty-seven of the offices engaged in fire insurance also underwrite marine risks, either ocean or inland, or both. The inland business terminates mostly at the advent of cold weather, leaving but a small amount at risk at the close of the calendar year. The risks covered by these companies in 1886 aggregate more than a thousand million dollars. The premiums exceeded six millions, at an average rate of six-tenths of one per cent. and the losses were three-quarters of the premiums. See Table No. 10 for particulars.

Tables Nos. 11 and 12 furnish a summary comparison of the business and the condition of the companies operating in Connecticut for fourteen years.

There are now seven companies authorized to insure upon property against loss by various kinds of casualties, explosion, breakage of plate glass, and hail storms. All excepting one, the Fidelity and Casualty, confine themselves each to a single class of casualty business.

The amount at risk Dec. 31, and the premiums thereon, were as follows:

Seven Casualty Offices.	Amount at Risk.	Premiums Thereon.
Connecticut Mutual Steam Boiler, Waterbury	\$170,250	\$1,702 50
Hartford Steam Boiler, Hartford	46,119,104	543,160 31
Tobacco Growers Mutual, North Canaan	None.	Risks End with Season.
American Steam Boiler, N. Y	24,039,427	296,083 44
Fidelity and Casualty, N. Y	8,812,405	616,178 18
Lloyds Plate Glass, N. Y	6,122,569	202,071 70
Metropolitan Plate Glass, N. Y	4,295,559	129,390 61
Total	\$89,559,314	\$1,788,586 74

Of this amount, \$75,710,564 covers explosion risks, and \$13,848,-750, plate glass risks. The premiums paid in 1886 by residents of this State to the above-named companies for protection against these two risks amounted to \$47,000; and the losses incurred were about seven per cent. of premiums, or \$3,300.

Fidelity insurance is prosecuted by three offices. Their risks outstanding and premiums thereon, at the close of the year were:

Three Companies.	Fidelity Risks.	Premiums Thereon.
American Surety, New York	\$18,752,940	\$144,675 88
Fidelity and Casualty, New York	21,099,356	151,465 18
Guarantee, Montreal, (risks in U. S.)	20,979,525	162,084 92
Aggregates	\$60,831,821	\$458,225 98

The business has increased about fifteen per cent. over the previous year, and its extent is somewhat surprising, considering the brief time since it was commenced in this country.

Following may be found a statement of the Receipts and Payments of the Insurance Department during the year ending June 30, 1886. The entire period was covered by my predecessor in office:

## RECEIPTS-FROM JUNE 30, 1885, TO JUNE 30, 1886.

For valuation of policies	\$6,838 17
For filing statements	3,040 00
For agents' certificates	3,972 00
For licenses.	2,626 00
For certificates of valuation and organization	735 00
For filing charters	235 00
For copies of process	48 00
For reports sold	33 20
Total Receipts	\$17,527 37

PAYMENTS—From June 30, 1885, to June 30, 1886.		
For salaries of commissioner, actuary and clerks	\$12,500	00
For per-diem clerical services	1,883	25
For printing and binding	424	60
For law expenses	235	00
For incidentals	989	28
Expenditure pertaining to the year	\$16,032	13
For incidentals, bill of preceding year paid in July	500	00
Total Payments	\$16.532	12

The receipts and expenditures since the Department was reorganized in 1871, exclusive of taxes, have been:

Close of Fiscal Year.	Receipts. Expenditures.		Surplus.	
March 31, 1872, 1 year	\$18,016 87	\$14,140 73	\$3,876 14	
March 31, 1873, 1 year	26,231 61	17,641 53	8,590 08	
March 31, 1874, I year	28,159 23	18,697 01	9,462 32	
March 31, 1875, 1 year	19,722 09	17,478 85	2,243 24	
March 31, 1876, 1 year	17,354 10	15,986 93	1,376 17	
November 30, 1876, 8 months	9,724 53	11,996 96	*2,272 43	
November 30, 1877, 1 year	14,211 74	16,464 40	*2,252 66	
November 30, 1878, 1 year	15,536 97	14,016 00	1,520 97	
November 30, 1879, 1 year	14,922 43	13,465 54	1,456 89	
November 30, 1880, 1 year	15,725 21	12,093 81	3,631 40	
November 30, 1881, 1 year	15,585 49	12,856 41	2,729 08	
November 30, 1882, 1 year	15,684 14	13,118 13	2,566 01	
November 30, 1883, 1 year	15,688 53	14,872 39	816 14	
November 30, 1884, I year	15,601 81	14,698 09	903 72	
June 30, 1885, 7 months	16,005 77	9,685 10	6,320 67	
June 30, 1886, 1 year	17,527 37	16,532 13	995 24	
Total 16 years	\$275,697 89	\$233,744 01	\$41,953 88 *Deficit.	

#### TAX ON PREMIUM RECEIPTS.

Following the custom of my predecessors in office, the amount collected on premium receipts is reported separately from the ordinary receipts of the office.

There does not seem to be any reason why such distinction should be made. The work and responsibility of collecting this tax rest on the Insurance Department, and the collections are properly a part of the receipts of this office, although the remittances are made direct to the Treasurer.

The following are the amounts collected for each year since 1871:

Year Prems. received. 1871	Amount tax collected. \$13,425 08
1872	21,254 21
1873	22,489 22
1874	23,214 10
1875	29,092 73
1876	18,829 11
1877	15,697 38 15,666 00
1878 1879	14,906 07
1880	17,506 60

Year Prems. received.	Amount tax collected.
1881	\$20,680 67
1882	20,837 94
1883	*23,392 87
1884	†27,208 64
1885	28,317 65
Total for fifteen years	\$312,518 27
Add surplus office receipts	41,953 88
Total net receipts (beyond expenses) of office	\$354,472 15

#### INSURANCE IN UNAUTHORIZED COMPANIES.

I am informed that in a limited number of localities in the State, and on a comparatively small amount of property, there is a demand for more insurance than companies licensed to transact business in this State are willing to write. Generally, I think this demand arises in consequence of the hazardous character of the risks, and the refusal of the companies licensed in the State to write them at any rate of premium. To meet this demand, the General Assembly of 1885 enacted a law which permits agents, under certain restrictions, to place insurance in companies not licensed to transact business in the State.

The law has been in operation for something more than one year; full reports have been returned to this department for the year ending December 31, 1886, from agents licensed under this act.

I assume from the character and standing of the agents operating under this law that every resource at their command has been exhausted to place these risks in companies licensed to transact business in this State, yet I am compelled to say that many of the companies in which such risks have been placed are of doubtful standing and imperilled solvency.

The insurance laws of the State are sufficiently liberal, and do not present any obstacles to the admission of solvent companies to the State, and in my mind a serious doubt exists of the propriety of legalizing this kind of insurance.

It would seem that companies in which such risks are placed should present some satisfactory proof of solvency from the State or country under whose laws they are organized, and that they should be possessed of a capital stock paid up and securely invested equal to the requirements of law governing companies licensed to transact business in this State. I most respectfully call your attention to this law, recommending such changes as in your judgment would seem to meet the requirements of reliable and sound insurance.

#### LEGISLATION OF LAST SESSION.

A large number of bills affecting fire insurance interests of this State were before the Legislature at the last session for consideration. What is known as the "Valued Policy Law" was perhaps the most important and far-reaching in its effect on insurance interests, both to the insurer and the insured, of all the proposed measures. The Legislature, after a patient and protracted hearing by its committee, decided, and in my judgment wisely, not to make any radical change of the insurance laws of the State.

The only measures proposed affecting fire insurance companies which were enacted into laws were the following:

AN ACT CONCERNING THE CANCELLATION OF INSURANCE POLICIES.

No insurance company or association shall cancel a policy issued against loss by fire on property in this State, without giving the party insured at least five days notice, in writing, of such intention, and a return of the ratable proportion of the premium for the unexpired term of the policy.

"An Act relating to Insurance Companies of other States," which provides that any mutual fire or fire and marine, or mutual marine insurance company located in any other State of the United States, possessed of one hundred and fifty thousand dollars in cash, or securities invested in available cash assets, may be admitted to take risks and transact business in this State, provided it shall comply with all the other requirements of the laws of this State relating to such companies of other States; and provided further, that similar companies of this State are admitted to transact business in such other State.

The laws of some of our States are such as to exclude our mutual companies from their borders. In the revision of the insurance laws of Massachusetts, upon which the Honorable Commissioner of that State has been engaged, the restrictions have been removed from mutual companies of other States, and they are placed on the same footing as stock companies. Should the revision be adopted, our stronger companies might enter that State. Our mutual companies are also excluded from New York. While some possess the requisite amount of available assets, I am informed their investments are not of the precise kind requisite in order to be admissible under the laws of that State, as construed. Under the reciprocal provisions of the act of April 8, 1886, I shall be compelled to exclude the Dutchess County Mutual Company, of New York, from transacting business in this State, after the termination of their present license.

#### TAXES ON PREMIUM RECEIPTS.

The work of computing taxes on premium receipts of companies of other States and foreign countries doing business in this State has been completed and will show nearly the same amount collected as in former years, notwithstanding that the eight-tenths of one per cent. tax heretofore collected from companies in New York has been discontinued under reciprocal legislation. The work incident to the collection of this tax was temporarily delayed by the illness and subsequent death of the chief clerk of this department.

#### UNAUTHORIZED INSURANCE.

There are undoubtedly some violations of the law prohibiting agents from writing or procuring insurance in companies not authorized to transact business in this State. In all such cases which are brought to my notice I shall endeavor to see that the penalties prescribed by law are promptly inflicted. But there is one class of companies in which a large amount of insurance is placed, of which companies complying with the laws and paying taxes and fees to the State may justly complain.

As the subject was thoroughly considered by a former Commissioner of this department, and as his views of the question were so clearly stated I cannot do better than to give them here in full. I quote from his report:

"Frequent complaints are made at this office that companies of other States not authorized to do business under our laws, are issuing policies of insurance upon property in this State. These companies employ no agents, but solicit business and write all their policies at home. They have this advantage over authorized companies, that they pay no tax to the State upon their premium receipts and are not subject in any manner to the operation of our laws.

"Those who insure in them have no legal remedy under our laws if they violate their contracts, but in case of litigation must pursue their remedy through the expensive and inconvenient processes of the United States Courts. As the companies themselves are out of our jurisdiction, and have no attorneys or agents in this State to represent them, the only way to place them upon an equal footing with those who pay their taxes and submit to all our laws and regulations, would be to collect the tax upon the premium receipts of those who pay them and are within the reach of our laws. It is manifestly unjust to impose burdens upon a special business and then permit a portion of

those who pursue it to escape them. I presume there would be no difficulty in obtaining all the information that might be needed in regard to the risks taken and premiums received by the companies herein alluded to, through the insurance departments of our neighboring States, if it was found difficult to obtain it in any other way. The courteous feeling existing between the departments, and the mutual interest we all have in protecting our insurance laws in letter and spirit, would govern in any case where information might be desired.

"Probably a simple legal order to the companies to report their business to this office would be sufficient. The amount of tax that would be collected from this source would be very large."

What was manifestly unjust at the time the Hon. Commissioner called the attention of the General Assembly to this subject is not less so now, as there is probably a much larger amount of insurance placed in this class of companies referred to than there was at that time. I am not cognizant of any valid reason why this large insurance interest should continue to escape taxation.

We should have absolute free trade in insurance or else such protection should be afforded companies organized under the laws of this State and those of other States and foreign countries who meet every requirement of our law, as would place them on an equal footing.

I most respectfully direct your attention to the manifest injustice done to the companies who comply with all the requirements of our laws.

The remedy rests in your hands; to your wise consideration I commit the subject.

#### LEGISLATION.

The need of legislation, except such as your attention has been directed to, has not come under my observation. Legislation affecting so important an interest of our State should not be considered hastily, and proposed legislation should only be enacted into law after mature and careful consideration.

#### IN CONCLUSION.

In submitting this, my first annual report, I have endeavored fully to comply with the law, by reporting my official acts, and the condition of insurance companies doing business in this State. A condensed statement of the reports of all companies transacting business in this State will be found in the following pages. To guard the

insurance interests of this State, to protect alike the interests of the insurer and insured, was the chief object for which this office was instituted. Conscious of the responsibility that must at all times rest upon the incumbent of this office, I accepted its duties with a desire and a determination to administer fairly the trust placed in my keeping.

Respectfully submitted,

ORSAMUS R. FYLER,

Insurance Commissioner.

HARTFORD, March 10, 1887.



## FIRE, AND FIRE AND MARINE

# INSURANCE COMPANIES

OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-MENTS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1886.



## ÆTNA INSURANCE COMPANY,

#### HARTFORD, CONN.

### Commenced Business, August 17, 1819.

LUCIUS J. HENDEE, President.

JOTHAM GOODNOW, Secretary.

\$115,000 00

### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized Whole amount of capital actually paid up in cash	
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$358,336 70
Loans on bond and mortgage (first liens), not more than one year's	
interest due	43,595 00
Interest accrued on bond and mortgage loans	358 42
Value of lands mortgaged \$57,000 00	
Buildings (insured for \$34,000) 58,000 00	

## Stocks and Bonds owned by the Company.

	Par Value	<b>.</b>	Market Value.
United States and State Bonds-			
United States 4 p. c	\$122,000	00	\$157,075 00
United States 4½ p. c	55,000	<b>0</b> 0	60,775 00
United States currency, 6 p. c	100,000	00	132,000 00
Alabama 3, 4, and 5 p. c	10,000	00	10,850 00
Connecticut 5 p. c	40,000	00	40,000 00
New Hampshire 6 p. c	48,000	00	60,000 00
Rhode Island 6 p. c	43,000	00	49.450 00
South Carolina con. 6 p. c	15,000	00	16,500 00
Tennessee 6 p. c	31,000	00	23,250 00
COUNTY AND MUNICIPAL BONDS-			
Hariford County, Conn., 4 p. c	50,000	00	50,000 00
Hudson County, N. J., 6 p. c	25,000	00	25,750 00
Barkhamsted, Conn., town, 6 p. c.	8,000	00	8,400 00
Hartford, Conn., town, 6 p. c	11,000	00	11,550 00
Middletown, Conn., town, 6 p. c	60,000	00	64,800 00
Norwich, Conn., town, 7 p. c	100,000	00	140,000 00
Norfolk, Conn., town, 6 p. c	14,000	00	14,700 00
Pawtucket, R. I., town, 7 p. c	100,000	00	120,000 00
Windsor Locks, Conn., town, 6 p. c.	24,000	00	26,400 00
Bloomington, Ill., city, 8 p. c	20,000	00	23,000 00

	Par Value.	Market Value.
Boston, Mass., city, 6 p. c	\$50,000 00	\$62,500 00
Brooklyn, N. Y., city, 6 p. c	10,000 00	12,000 00
Buffalo, N. Y., city, 7 p. c	50,000 00	65,000 00
Cleveland, Ohio, city, 7 p. c	25,000 00	30,000 00
Cincinnati, Ohio, city water, 7 p. c.	50,000 00	59,000 00
Chicago, Ill., city, 7 p. c	49,000 00	57,820 00
Corry, Pa., city, 6 p. c	10,000 00	10,500 00
Detroit, Mich., city, 7 p. c	50,000 00	57,500 00
East Saginaw, Mich., city, 6 p. c	12,000 00	12,600 00
Fort Wayne, Ind, city, 6 p. c	25,000 00	28,750 00
Hartford, Conn., city, 6 p. c	111,000 00	123,210 00
Indianapolis, Ind., city, 73 p. c	50,000 00	59,000 00
Jersey City, N. J., city, 6 p. c	15,000 00	15,750 00
Lockport, N. Y., city, 7 p. c	25,000 00	31,000 00
Montreal, Can., cor. stock, 6 p. c.	19,000 00	21,280 00
Montreal, Can, cor. bonds, 6 p. c.	4,000 00	4,200 00
Newark, N. J., city, 7 p. c	50,000 00	60,000 00
New Brunswick, N. J., city, 7 p. c.	20,000 00	22,000 00
New Brunswick, N. J., water, 7 p. c.	9,000 00	10,250 00
New York city stock, 6 p. c	21,000 00	21,210 00
Oswego, N. Y., city, 7 p. c	25,000 00	25,750 00
Ottumwa, Ia., city, 5 p. c	22,000 00	22,000 00
Providence, R. I., city, 6 p. c	50,000 00	60,000 co
Rahway, N. J., city, 7 p. c	45,000 00	11,250 00
Rochester, N. Y., city, 7 p. c	25,000 00	29,500 00
St. Louis, Mo., city gold, 5 p. c	50,000 00	55,000 00
Toledo, Ohio, city special, 73 p. c.	13,000 00	14,950 00
Toledo, Ohio, city water, 8 p. c	5,000 00	5,750 00
Ind. Sch. Dist., Blakesb'g, Ia., 6 p.c.	2,500 00	2,500 00
Ind. Sch. Dist., Chelsea, Ia., 5½ p.c.	2,000 00	2,000 00
Ind. Sch. Dist., Montezuma, Ia., 6 p.c.	7,000 00	7,350 00
Ind. Sch. Dist., Ottumwa, Ia., 5 p. c.	15,000 00	15,000 00
Ind. Sch. Dist., State Cent., Ia., 5 p.c.	13,000 00	13,000 00
N. E. Sch. Dist., Hartford, Ct., 4 p.c.	25,000 00	25,000 00
Sch. Dist. No. 2, Enfield, Ct., 4 ½ p.c.	9,000 00	9,000 00
Sch. Dist. 24, Woodb'dge, N.J., 7 p.c.	15,000 00	15,750 00
Ill., Mason & Tazewell dr.dist., 7 p.c.	9,000 00	9,900 00
RAILROAD BONDS-		
Albany & Susq. 1st con. g. m., 7 p. c.	50,000 00	65,000 00
Albany & Susq. 1st con. 6 p. c	50,000 00	60,000 00
Buffalo & Erie (new), 7 p. c	46,000 00	57,500 00
C., C., C. & I. s. f. 1st m., 7 p. c	25,000 00	31,000 00
C., C., C. & I. 1st con. m., 7 p. c.	60,000 00	78,000 00
Cleveland, Pain. & Ash. m., 7 p. c.	32,000 00	36,160 00
Chi., Bur. & Quin. con. m., 7 p. c.	75,000 00	102,000 00
Chi., Bur. & Quin. m., 4 p. c	50,000 00	50,000 00
C., M. & St. Paul (C. & Mil. Div.)	•	
Ist m., 7 p.c	75,000 00	98,250 00

C M % C4 David (H & Dole Dive)	Par Value.	Market Value.
C., M. & St. Paul (H. & Dak, Div.)  1st m., 7 p. c	\$25,000 00	\$32,000 00
C., M. & St. Paul (Ia. & Minn. Div.)	10.000.00	10.000.00
ist m., 7 p. c	10,000 00	12,200 00
Chi., M. & St. Paul (Iowa & Dak.	¥0,000,00	12,000,00
Div.) ex. 1st m., 7 p. c	10,000 00	13,000 00
Chi., Mil. & St. Paul (Dubuque Div.) 1st m., 6 p. c	25,000 00	28,000 00
Chi. & N. W., Mad. ex., m. 7 p. c.	30,000 00	40,500 00
Chi. & N. W. s. f. m., 6 p. c	25,000 00	29,000 00
C. & N. W. gen con. gold m., 7 p. c.	50,000 00	66,000 00
C. & N.W. con. s. f. m., 7 p. c	25,000 00	35,000 00
Chicago, R. I. & P. m., 6 p. c	60,000 00	81,600 00
Chi. & West Indiana m., 6 p. c	49,000 00	52,430 00
Columbus & Xenia m., 7 p. c	50,000 00	53,000 00
Columbus & Toledo 2d m., 7 p. c.	14,000 00	15,400 00
Dayton & Western m., 6 p. c	28,000 00	30,800 00
Del. & Hud. Canal Co. m., 7 p. c.	30,000 00	33,900 00
D. & H. Can. Co. (Pa. D.) m., 7 p. c.	25,000 00	35,250 00
Har. R. & P. Chester 1st m., 7 p. c.	100,000 00	135,000 00
Har. R. & P. Chester 1st m., 6 p. c.	50,000 00	60,000 00
Housatonic 1st m., 6 p. c	50,000 00	52,500 00
Indianapolis & Cin. m., 7 p. c	50,000 00	51,500 00
Iowa Midland 1st m., 8 p. c	25,000 00	33,250 00
Jack., Lansing & Saginaw m., 6 p. c.	25,000 00	26,500 00
Jack., Lansing & Saginaw m., 8 p. c.	25,000 00	28,750 00
Kansas Pacific first consol 6 p. c	25,000 00	26,500 00,
Keokuk & Des Moines 1st m., 5 p.c.	40,000 00	43,200 00
Lake Shore m., 7 p. c	30,000 00	39,000 00
L. S. & M. S. 1st consol, 7 p. c	15,000 00	19,500 00
L. S. & M. S. 2d consol., 7 p. c	75,000 00	94,500 00
Mahoning coal, 5 p. c	25,000 00	28,000 00
Michigan Central 2d m., 7 p. c	50,000 00	64,000 00
M. & St. Louis (Ia. ex.) 1st m., 7 p. c.	25,000 00	32,500 00
Minneapolis Union gold 6 p. c	50,000 00	59,000 00
Morris & Essex 1st m., 7 p. c	25,000 00	35,250 00
Morris & Fssex 2d m., 7 p. c	25,000 00	28,250 00
Morris & Essex 1st con. m., 7 p. c.	110,000 00	145,200 00
New York Central, 6 p. c	38,000 00	38,380 00
New York Central, 5 p. c	37,000 00	38,850 00
N. Y. C. & H. R. 1st m., 7 p. c	175,000 00	241,500 00
N. Y. & Harlem 1st m., 7 p. c	10,000 00	13,200 00
N. Y., L. E. & W. 1st con. m.,		#0 <sup>0</sup> #0 00
gold, 7 p. c.	45,000 00	59,850 00
North Western Union, 7 p. c	25,000 00	33,500 00
Oswego bridge, 6 p. c	50,000 00 75,000 00	57,500 00
P., Ft. W. & Chic. 1st m., 7 p. c P., Ft. W. & Chic. 2d m., 7 p. c	81,000 00	111,780 00
P., Ft. W. & Chic. 3d m., 7 p. c.	40,000 00	53,200 00
an, at the content of min, / pre-	40,000 00	55,200 50

Ct I-laska O. I. C C	Par Value.	Market Value.
St. Johnsbury & L. C. 1st m., 6 p. c.	\$59,000 00	\$64,900 00
St. Paul, Minn. & Man. 1st 7 p. c.	19,000 00	21,850 00
St. Paul & Sioux City 1st gold, 6 p. c.	20,000 00	22,000 00
St. L. & Iron Moun. 1st m., 7 p. c	10,000 00	11,400 00
Vermont Valley, 5 p. c	50,000 00	52,500 00
West Shore, 1st m., 4 p. c	50,000 00	52 250 00
RAILROAD STOCKS—		
Albany & Susquehanna	50,000 00	70,000 00
Ashuelot	10,000 00	15,000 00
Classical des Distriction	7,500 00	7,500 00
Cleveland & Pittsburgh	50,000 00	73,000 00
Chicago, Burlington & Quincy	22,000 00	30,030 00
Chicago, Rock Island & Pacific	20,000 00	25,400 00
Connecticut River	20,000 00	38,600 00
Connecticut & Passumpsic River	50,000 00	50,000 00
Dubuque & Sioux City	25,000 00	25,000 00
Fort Wayne & Jackson preferred	35,000 00	35,000 00
Joliet & Chicago	10,000 00	15,000 00
Keokuk & Des Moines preferred	20,000 00	7,000 00
Morris and Essex	50,000 00	70,000 00
New York Central & Hudson River	80,000 00	91,200 00
New York & Harlem	25,000 00	55,000 00
New York, New Haven & Hartford	100,000 00	220,000 00
Pittsburgh, Ft. Wayne & Chicago .	75,000 00	109,500 00
Peoria & Bureau Valley	5,000 00	8,100 00
Rensslaer & Saratoga	20,000 00	34,000 00
Valley (New York)	20,000 00	20,000 00
BANK STOCKS—		
Ætna National, Hartford, Ct.	20,000 00	23,000 00
American National, "	10,000 00	14,000 00
Charter Oak National, "	40,000 00	53,200 00
City Bank, "	16,000 00	14 400 00
Conn. River Bank Co. "	7,500 00	6,750 00
Farm. & Mech. Nat., "	33,400 00	36,406 00
First National, "	20,000 00	20,800 00
Hartford National, "	100,000 00	160,000 00
National Exchange, "	27,500 00	35,750 00
Phœnix National, "	100,000 00	130,000 00
State Bank, "	55,000 00	55,000 00
American Ex. Nat., N. Y. City	40,000 00	54,800 00
Bank of Manhattan Co., " "	20,000 00	32,200 00
B'k N.Y. Nat. Bkg. Ass'n, "	30,000 00	60,000 00
Bank of North America, ""	14,000 00	17,360 00
Tranover Ivanonar,	10,000 00	16,000 00
Importers & Traders Nat., " "	30,000 00	90,000 00
Market National, " "	10,000 00	16,000 00
Merchants National, " "	35,000 00	45,500 00
Merchants Exchange Nat., "	6,000 00	6,120 00
Mechanics National, " "	30,000 00	49,500 00

	Par Value.	Market Value.
Metropolitan National, N. Y. City	\$40,000 00	\$14,000 00
Nassau, " "	10,000 00	13,500 00
Nat. Bank of Commerce, " "	50,000 00	89,000 00
Nat. Bank of the Republic, " "	15,000 00	19,800 00
Nat. Butchers & Drovers, " "	7,500 00	12,750 00
National City, " "	10,000 00	30,000 00
Phoenix National, " "	6,000 00	6,600 00
Peoples, " "	5,000 00	8,000 00
Third National, " "	10,000 00	12,000 00
Farm. & Mech. Nat., Phil., Pa	25,000 00	35,250 00
First National, Albany, N. Y	10,000 00	17,000 00
Merchants National, St. Louis, Mo.	5,000 00	5,150 00
Mechanics, St. Louis, Mo	20,000 00	22,000 00
New Britain Nat., New Britain, Ct.	10,000 00	15,000 00
American Loan & Trust Co., N. Y.	20,000 00	25,000 00
Central Trust Co., "	10,000 00	42,500 00
Metropolitan Trust Co., "	10,000 00	13,000 00
N. York Life Ins. & Trust Co., "	15,000 00	76,500 00
United States Trust Co., "	10,000 00	51,000 00
Union Trust Co., "	10,000 00	42,000 00
MISCELLANEOUS-		
Atlantic Dock Co. 5 p. c. bonds	31,000 00	33,480 00
Loan & Guar. Co. of Ct. 6 p.c. bonds	10,000 00	10,500 00
Atlantic Mutual Insurance Co. scrip	40,020 00	40,020 00
Connecticut River Co. stock	5,000 00	1,000 00
Housatonic R.R. 5 p.c.roll.stk.certs.	33,000 00	33,000 00

	\$6,152,	920 00 \$7,	843,486 00	\$7,843,486	00
Lo	ans on Co.	llater <b>a</b> l.			
	Par Val.	Market Val	. Amt. Loans	ed.	
Nat. Ex. Bank, Hartford, Ct	\$500 00	\$650 00	\$500		
Travelers Ins. Co., "	700 00	1,995 00	630		
Broad Brook Co., "	5,600 00	10,080 00	2,000		
N. Y., N. H. & H. R. R. Co	3,900 00	8,580 00	1,080		
Willimantic Linen Co., Wil., Ct.	600 00	1,200 00	400		
Second Nat. Bk., Springf'd, Mass.	700 00	1,211 00	540		
Nat. Bk. of Commerce, New York	2,500 00	4,450 00	3,600		
Mechanics Nat. Bank, "	<b>°</b> 625 00	1,031 25	3,		
Chic., Burl. & Quincy R. R. Co.	300 00	409 50	]		
Union Pacific R. R. Co	1,800 00	1,098 00			
Atch., Top. & Santa Fe R.R. Co.	1,100 00	1,034 00	2,430		
National New Haven Bank	200 00	310 00	i		
N. Y. & N. J. Telephone Co	1,000 00	750 00	j		
Totals	19,525 00	\$32,798 75	\$11,180	\$11,180	00
Cash in Company's principal office				4,117	15
Cash deposited in banks				932,399	49
Interest due and accrued on collat-	eral loans	and deposit	s	986	60
Gross premiums in due course of	collection.			374,380	20
Assets of the Company a	t their actu	al value		\$9,568,839	56

# III. LIABILITIES.

III. LIABILITIES.	
Losses adjusted and unpaid \$46,023 81	
Losses reported and unadjusted	
Losses resisted	
Total of losses \$250,998 32	
Deduct reinsurance	
Net amount of unpaid losses	\$250,998 32
Unearned premiums on risks, one year or less \$817,674 97	
Unearned premiums on risks, more than one year 962,583 76	
Unearned premiums on inland navigation risks 10,692 15	
Unearned premiums as computed above	1,790,950 88
Reclaimable on perpetual fire policies	17,236 33
Due for printing, etc	500 00
Commissions and brokerage	47,146 13
Return premiums	11,786 53
Total liabilities, except capital stock and surplus	\$2,118,618 19
Capital stock	4,000,000 00
Surplus beyond all liabilities	3,450,221 37
Under special deposit in Canada	3,430,222 37
Total liabilities, including capital and surplus	#0 =69 900 =6
Total habitities, including capital and surplus	\$9,568,839 56
IV. INCOME DURING THE YEAR.	
Fire Inland	
Fire. Inland.  Premiums received in cash \$2,707.605 50 \$210.147 28	
Premiums received in cash \$2,707,605 50 \$210,147 28	
Premiums received in cash \$2,707,605 50 \$210,147 28 Deduct reinsurance, rebate, abate-	
Premiums received in cash	
Premiums received in cash	\$2,642,750 17
Premiums received in cash	2,344 88
Premiums received in cash	2,344 88 405,511 16
Premiums received in cash	2,344 88
Premiums received in cash	2,344 88 405,511 16
Premiums received in cash	2,344 88 405,511 16 8,671 43
Premiums received in cash	2,344 88 405,511 16 8,671 43
Premiums received in cash	2,344 88 405,511 16 8,671 43
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Premiums received in cash	2,344 88 405,511 16 8,671 43
Premiums received in cash	2,344 88 405,511 16 8,671 43
Premiums received in cash	2,344 88 405,511 16 8,671 43 \$3,059,277 64
Premiums received in cash	2,344 88 405,511 16 8,671 43 \$3,059,277 64 \$1,429,055 57
Premiums received in cash	\$3,059,277 64 \$1,429,055 57 720,000 00
Premiums received in cash	\$3,059,277 64 \$1,429,055 57 720,000 00 400,648 53
Premiums received in cash	\$3,059,277 64 \$1,429,055 57 720,000 00 400,648 53 162,122 23
Premiums received in cash	\$3,059,277 64 \$1,429,055 57 720,000 00 400,648 53 162,122 23 48,056 00
Premiums received in cash	\$3,059,277 64 \$1,429,055 57 720,000 00 400,648 53 162,122 23
Premiums received in cash	\$3,059,277 64 \$3,059,277 64 \$1,429,055 57 720,000 00 400,648 53 162,122 23 48,056 00 187,573 60

# VI. MISCELLANEOUS.

	*1	. MISCELL	AIVEOUS.			
		Risks and Pro			Description	
In force on th	e 31st Day of D	ecember of th	Fire. e pre-		Premiums.	
ceding ye	earnewed during the		\$288,605,	997 00	\$3,405,225	16
	during the			207 00	2,709,388	50
Tota	d		\$517,314,	204 00	\$6,114,613	66
Ded	uct those expired	and marked of	f 218,940,9	920 00	2,598,248	44
In	force at the end	of the year	\$298,373,	284 co	\$3,516,365	22
	educt amount re-ii	•			55,090	
	Net amount in fo	rce	\$293,952,5	552 00	\$3,461,274	_ 99
			Inla	nd.	Premiums	i.
	In force at e	nd of year			\$21,384	
	Recapitula	tion of Fire K	isks and Prem	iums.		
Year written.	Term	Amount covered.	Gross premiums	Fraction	Premium	
1886	One year or less.		\$1,635,349 95	I-2	\$817,674	
1885 }	Two years	3,329,060	33,468 45	1-4	8,367	11
1886	1.10 Jours 1	4,117,355	41,028 56	3-4	30,771	42
1884)		27,206,393	278,295 77	1-6	46,382	63
	Three years	- 30,168,975	303,976 88	I-2	151,988	44
1886		38,133,830	395,597 46	5-6	329,664	55
1883		2,405,721	27,228 48	8-1	3,403	56
1884	Four years	2,027,746	23,640 83	3-8	8,865	30
1005	Tour jours	1,919,224	22,299 24	5-8	13,937	02
1886		2,414,663	27,989 38	7-8	24,490	7 I
1882		9,936,702	123,410 34	1-10	12,341	03
1883		9,589,411	119,292 32	3-10	35,787	69
1884	Five years	9,431,100	119,939 98	I-2	59,969	99
1885		10,075,461	129,190 79	7-10	90,433	55
1886		12,597,993	162,423 06	9-10	146,180	76
	Perpetual	751,300	18,143 50	.95	17,236	33
Tota	ls	.\$293,952,552	\$3,461,274 99		\$1,797,495	 06
2.500		··· /3//3-/33~				
Premiums rece	eived since the or	ganization of th	e Company	\$1	01,114,300	14
	nce the Company				60,180,399	
Cash dividend	ls paid stockholde	ers			15,713,365	
Stock dividen	ds declared		4		2,805,000	
Stock owned	by directors at pa	r value			269,800	
Losses incurre	ed during the year	ur			1,421,276	
	kholders not office				31,180	
	its for the exclu				, ,	
	#*** *** 1:-1-					

Canada, \$114,580.00; liabilities, \$46,356.29.

## Business in Connecticut, 1886.

Risks taken (no inland)	\$12,913,928 00
Premiums received	111,281 80
Losses paid	48.584 76
Losses incurred	43,889 44

# CONNECTICUT FIRE INSURANCE COMPANY.

## HARTFORD, CONN.

# Commenced Business, July, 1850.

J. D. Browne, <i>President</i> . Charles	CHARLES R. BURT, Secretary.	
I. CAPITAL.  Whole amount of capital actually paid up in cash	\$1,000,000 00	
II. ASSETS.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Value of real estate owned by the Company unencumbered Loans on bond and mortgage (first liens) not more than one year		
terest due	564,850 00 50 00	

# Stocks and Bonds owned by the Company.

\$1,543,900 00

	Par Value.	Market Value.
GOVERNMENT AND STATE BONDS-		
United States registered 4 p. c. con.	\$99,500 00	\$125,370 00
Dominion of Canada 4 p. c	100,000 00	102,500 00
State of Georgia 4½ p. c	25,000 <b>0</b> 0	26,625 00
COUNTY AND MUNICIPAL BONDS—		
City of Hartford	15,000 00	15,900 00
City of New Britain	15,000 00	15,750 00
City of Middletown, 7's	10,000 00	10,600 00
City of Middletown, 6's	10,000 00	10,000 00
City of Toledo, Ohio	10,000 00	10,500 00
City of Erie, Pa	10,000 00	10,300 00
Cass County, Dakota	13,000 00	13,000 00
Wapello County, Iowa	10,000 00	10,000 00
Coffey County, Kansas	10,000 00	10,000 00

	Par Value.	Market Value.
RAILROAD BONDS—		
Michigan Central	\$20,000 00	\$25,400 00
Quincy, Alton & St. Louis	49,000 00	49 000 00
N. Y., N. H. & H. guaranteed	40,000 00	50,800 00
Broadway & Seventh Avenue	20,000 00	20,800 00
Dayton & Michigan	25,000 00	25,500 00
Chicago, Burlington & Quincy	7,000 00	6,790 00
Detroit, Lans. & North'n guarant'd	2,000 00	2,000 00
RAILROAD STOCKS—		
Chicago, Burlington & Quincy	69,000 00	93,150 00
Chicago & Northwestern	15,000 00	16,650 00
New York, New Haven & Hartford	60,000 00	126,000 00
Pittsburgh, Fort Wayne & Chicago	30,000 00	43,500 00
Boston & Albany	11,400 00	21,660 00
New York Central & Hudson River	20,000 00	22,600 00
Detroit, Lansing & Northern pref.	20,000 00	21,600 00
Chicago, Rock Island & Pacific	20,000 00	24,800 00
BANK STOCKS-	·	.,
Importers & Traders Nat., N. Y	31,000 00	93,000 00
Fulton National, New York	3,450 00	5,175 00
Farmers & Mech. Nat., Hartford	12,500 00	13,125 00
National Exchange, " .	20,600 00	28,016 00
Hartford National, "	30,000 00	48,000 00
First National, "	18,500 00	18,500 00
Ætna National, "	10,000 00	11,000 00
Phœnix National, "	15,000 00	19,500 00
Charter Oak National, "	9,300 00	12,090 00
Mercantile National, "	10,000 00	10,000 00
Ct. Trust & Safe Dep. Co., "	4,500 00	5,850 00
First National, Minneapolis, Minn.	16,700 00	21,710 00
Second National, New Haven, Ct.	2,200 00	3,036 00
MISCELLANEOUS-	2,200 00	3,030 00
Tiffin, Ohio, Gas Co	14,000 00	14,000 00
Minneapolis Gas Light Co	25,000 00	26,250 00
Traders Safe & Trust Co., Chicago	10,000 00	10,000 00
Traders bare de Trust Co., Chicago	10,000 00	10,000 00

\$968,650 00 \$1,250,047 00 \$1,250,047 00

## Loans on Collateral.

Union Stk. Yd. & Tr. Co's stk., Chi. Collins Co's stock, Hartford	Par Val. \$6,000 2,000	Market Val. \$9,600 \ 1,500	Amt. Loaned \$8,050	l.	
Totals	\$8,000	\$11,100	\$8,050	\$8,050	00
Cash in Company's principal office Cash deposited in bank				147 146,958	
Gross premiums in due course of o				97,798	_
Assets of the Company a	t their actua	d value		\$2,149,301	60

#### III. LIABILITIES.

III. LIABILITIES.	
Losses reported and unadjusted. \$73,441 48 Losses resisted	
Total amount of unpaid losses  Unearned premiums on risks, one year or less \$348,530 68 Unearned premiums on risks, more than one year 263,088 40	\$93,252 32
Unearned premiums as computed above	611,619 08
Commissions and brokerage	19,559 66
Total liabilities, except capital stock and surplus	\$724,431 06
Capital stock	1,000,000 00
Surplus beyond all liabilities	424,870 54
Total liabilities including capital and surplus	\$2,149,301 60
Total habilities including capital and surplus	ψ-1- <b>1</b> 913
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
premiums	
Actual cash premiums	\$925,438 49
Interest on mortgages of real estate	30,280 78
Interest on loans and bonds and dividends on stocks	63,828 46
Actual cash income	\$1,019,547 73
V. EXPENDITURES DURING THE YEAR.	
Amt. paid for losses (inc. \$66,435.73 occurring in previous years)	\$494,076 51
Cash dividends	80,000 00
Commission and brokerage	141,963 12 89,738 46
Taxes	21,076 05
All other payments and expenses	74,857 03
Actual cash expenditure	\$901,711 17
Actual cash expenditure	ф901,/11 1/
VI. MISCELLANEOUS.	
Risks and Premiums.  Fire.	Premiums.
In force on the 31st day of December of the pre-	\$1,126,277 72
ceding year	1,112,488 38
A	
Totals\$179,496,341 00	\$2,238,766 10
Deduct those expired and marked off 84,173,847 00	\$2,238,766 10 1,049,290 21

	4	-					
Year written.	Term.	Amount covered.	Gross premiu	ıms	Fraction unearned.	Premiums unearned.	
1886	One year or less	\$51,340,767	\$697,061	36	I-2	\$348,530 68	3
1885		228,042	2,199	36	I-4	549 84	1
1886}	Two years	133,788	1,185	II.	3-4	888 84	1
1884		8,497,297	85,139	27	1-6	14,189 88	3
1885	Three years	9,750,198	105,646	10	I-2	52,823 05	5
1886)		10,687,061	118,181	66	5-6	98,484 72	2
1883		309,145	3,181	62	1-8	397 79	
1884		155,453	1,643	19	3-8	616 19	9
1885	Four years	146,890	1,537	88	5-8	961 17	7
1886		127,430	1,235	88	7-8	1,081 40	
1882		2,384,960	28,213	36	1-10	2,821 33	_
1883		2,811,297	31,179	47	3-10	9,353 84	
1884	Five years	2,644,225	32,528	62	I-2	16,264 31	1
1885		3,081,321	39,162	•	7-10	27,414 00	0
1886 j		3,024,620	41,380	14	9-10	37,242 13	3
Tot	als	\$95,322,494	\$1,189,475	89		\$611,619 08	8
Premiums re	ceived since the reor	ganization of	the Compar	у	\$	8,076,690 6	5
	since the Company r					4,360,778 21	I
	ds paid stockholders					1,265,000 00	D
Stock owned	by the directors at	par value				96,700 00	O
Loaned to st	ockholders not offic	ers				9,550 00	0
	lirectors					12,050 00	O
Losses incur	red during the year.					496,932 20	6
Special depo	sits for the exclusive	e protection o	f policy-hole	ders	in the		
States o	f Oregon, \$50,000, l	iabilities, \$8,3	oo; Georgia	ı, \$2	25,000,		
	s, \$9,500; North C						
Virginia	, \$44,150, liabilities	, \$8,500; Car	nada, \$100,0	00,	liabili-		
ties, \$17							
Business in Connecticut, 1886.							
Fire risks tal	ken (no inland)				,	\$3,960,800 0	
	eceived					38,261 4	_
						14,788 9	4
	red					15,274 9	4

## HARTFORD FIRE INSURANCE COMPANY,

# HARTFORD, CONN.

## Commenced Business, August, 1810.

GEO. L. CHASE, President.		P. C. Royc	E, Secretary.
ī.	CAPITAL.		
Whole amount of joint stock or guaran	•		
Whole amount of capital actually paid	up in cash	• • • • • • • • • • • • • • • • • • • •	1,250,000 00
· II.	ASSETS.		
Value of real estate owned by the Con	npany unencum	bered	\$653,575 60
Loans on bond and mortagge (first lie	-		" 30.3.3
interest due			1,173,900 00
Interest accrued on bond and mortgage			21,891 21
Value of lands mortgaged			
Buildings (insured for \$1,018	,089)	1,824,800 00	
	į.	\$3,094,925 00	
Stocks and Bonds	owned by the	Company.	
Harring Course and Course Boards	Par Value.	Market Value.	
United States AM STATE BONDS—	#aor 000 00	#006 FOF 00	
United States 4½ p. c	\$205,000 00	\$226,525 00 21,450 00	
Alabama, Class A, 8 p. c	10,000 00	10,850 00	
Minnesota, 4½ p. c	3,000 00	3,090 00	
South Carolina (Brown con.) 6 p. c.	14,500 00	15,950 00	
MUNICIPAL BONDS—	14,500 00	13,930 00	
Toledo O., Water Works, 8 p. c.	5,000 00	6,250 00	
New Brunswick, N. J., city, 7 p. c.	45,000 00	49,500 00	
Pawtucket, R. I., town, 7 p.c	75,000 00	90,000 00	
Dubuque, Iowa, city, 6 p. c	25,000 00	28,000 00	
Des Moines, Iowa, city, 7 p. c	50,000 00	57,500 00	
RAILROAD BONDS—			
H. R. & P. C. (guaranteed by N.			
Y., N. H., & H.), 7 p. c	50,000 00	67,500 00	
Chicago & Western Ind. 6 p. c	73,000 00	75,970 00	
Minneapolis Union Railway 6 p. c.	50,000 00	59,000 00	
Cleve, Col., Cin. & Ind, R'y 7 p.c.	8,000 00	10,400 00	
Nashville & Decatur 1st m. 7 p. c.	50,000 00	58,500 00	

38,080 00

60,000 00

Ind. & Vincennes Railway 7 p. c. 32,000 00

Albany & Susq. 1st mort. 6 p. c... 50,000 00

	Par Value.	Market Value
Chicago & N. W. deb. 5 p. c	\$25,000 00	\$27,000 00
Northern Pacific 1st mort. 6 p. c	50,000 00	59,000 <b>0</b> 0
N. Y. C. & H. R. deb. 5 p. c	50,000 00	54,250 00
West Shore 1st mort. 4 p. c	100,000 00	104,500 00
RAILROAD STOCKS—		
Connecticut River Company	2,000 00	3,860 00
New York, New Haven & Hartford	70,000 00	154,000 00
Chicago, Rock Island & Pacific	20,000 00	25,400 00
Chicago & Northwestern, preferred.	20,000 00	27,900 00
Chicago & Northwestern	50,000 00	57,000 00
Chicago, Burlington & Quincy	, 66,000 oo	90,090 00
Chicago, Milwaukee & St. Paul pref	37,000 00	43,660 <b>o</b> o
Chicago, Milwaukee & St. Paul	40,000 00	36,200 00
Union Pacific	20,000 00	13,200 00
Conn. & Pasumpsic Co., trust	100,000 00	100,000 00
Bank Stocks—		
Hartford National, Hartford	51,100 00	81,760 00
Phœnix National, "	46,700 00	60,710 00
American National, "	15,000 00	21,000 00
Charter Oak National, "	20,000 00	26,600 00
Farm. and Mech. Nat., "	12,200 00	13,298 00
Mercantile National, "	15,000 00	14,700 00
First National, "	17,200 00	17,888 <b>o</b> o
Ætna National, "	31,500 00	36,225 00
City, "	16,600 00	14,276 00
Connecticut River, "	5,000 00	4,500 00
Ct. Tr. & Safe. Dep. Co., "	23,000 00	32,890 00
American Exchange National, N.Y.	20,000 00	27,400 00
National Bank of Commerce, "	10,000 00	18,000 00
Importers & Traders National, "	30,000 00	90,000 00
Merchants National, "	16,700 00	22,211 00
Metropolitan National, "	22,500 00	7,875 00
Bank of America, "	30,000 00	51,000 00
Bank of North America, "	7,000 00	8,820 00
Manhattan Company, "	10,000 00	16,200 00
First National, Albany	5,000 00	8,500 00
Blackstone National, Boston	10,600 00	11,872 00
National B'k of Commerce, "	3,200 00	3,968 00
Second National, "	10,900 00	16,350 00
Hyde & Leather National, "	2,400 00	2,736 00
Atlantic National, "	3,900 00	5,206 50
First National, "	10,000 00	21,200 00
Boylston National, "	12,500 00	16,625 00
Montreal, Montreal	30,000 00	71,100 00
Ontario, Bowmansville	6,500 00	7,410 00
Miscellaneous—	-,,,	7,410 00
Connecticut River Company	12,000 00	3,000 00
at the state of th		

## Loans on Collateral.

N. I. and an C. Namita D. D. att.	Par Val.	_		d.
N. London & North. R. R. stk.	\$20,000	\$25,000	\$20,000	
Wab., St. L. & Pac. 7 p. c. bds.	20,000	17,000 }	20,000	
Peoria & Pekin Union inc. bds	20,000	8,000	20.000	
Citizens R'y Co. stock, St. Louis.  Ætna Fire Insurance Co. stock	41,400	41,400	20,000	
Æma Fire Insurance Co. stock	3,700	9,472	6,000	
	\$105,100	\$100,872	\$66,000	\$66,000 00
Cash in Company's principal office	e			3,039 88
Cash deposited in bank				349,635 67
Interest due and accrued on collat				2,680 55
Gross premiums in due course of				359,042 74
Rents due and accrued				4,090 10
State tax due from non-resident st				14,145 00
			-	
Assets of the Company a	at their actua	ii vaiue		\$5,055,940 25
II	I. LIABII	LITIES.		
Losses adjusted and unpaid		\$1	59,197 44	
Losses reported and unadjusted			10,294 82	
Losses resisted			18,535 22	
Total amount of unpaid				#018 00T 48
				\$218,027 48
Unearned premiums on risks, one	year or less	#79		
Unearned premiums on risks, mor	·		72,901 24	
Unearned premiums as	-			1,764,932 23
Commissions and broken	rage	• • • • • • • • • • • • • • • • • • • •	· · · · · • • •	33,000 00
Total liabilities exce	ept capital st	ock and surpl	us	\$2,015,959 71
Capital stock				1,250,000 00
Surplus beyond all liabi	lities			1,789,986 54
Under special deposits in variou	s States and	l coun-	- (	
tries		\$15	2,847 27	
Total liabilities, includin				
	•	_		
		•		
IV. INCOM	AE DIIDIN	NG THE Y	FΔP	
17. 11001	IL DUNII	111111111111111111111111111111111111111	Dill.	
Premiums received in cash		\$2,67	9,382 54	
Deduct reinsurance, rebate, abat	ement, and	return		
premiums		32	29,010 95	
Actual cash premiums		<del></del>		2,350,371 59
Interest on mortgages of real estat				60,225 19
Interest on loans and bonds and d				127,969 67
Rents				22,500 52
. Actual cash income			_	\$2,561,066 97
. Actual cash income				\$2,501,000 97

# V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$241,530.70 occurring in previous years)\$1,390,730 3  Deduct reinsurance	
Net amount paid for losses	. \$1,318,007 72
Cash dividends	. 250,000 00
Commissions and brokerage	. 353,688 98
Salaries and fees	. 167,754 40
Taxes	. 43,726 19
All other payments and expenses	. 190,256 19
Actual cash expenditure	. \$2,323,433 48

## VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the preced-	Fire	Premiums.
ing year Written or renewed during the year	\$278,036,440 210,178,417	\$3,423,969 42 2,679,382 54
Total  Deduct those expired and marked off	\$488,214,857 200,770,531	\$6,103,351 96 2,515,390 67
In force at the end of the year  Deduct amount re-insured	\$287,444.326 6,169,500	\$3.587,961 29 104,848 72
Net amount in force	\$281,274,826	\$3,483,112 57

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1886	One year or less	\$114,862,230	\$1,584,061 98	I-2	\$792,030 99
1885 }	Two years	440,932	3,803 95	1-4	950 99
1886	1 y cars	499,680	4,201 68	3-4	3,151 26
1884)		31,017,029	333,071 29	1-6	55,511 89
1885	Three years	32,397,333	353,176 93	I-2	176,588 47
1886		35,573,636	389,648 89	5-6	324,707 40
1883		1,670,269	17,280 37	1-8	2,160 04
1884	Four Years	1,373,105	14,024 73	3-8	5,259 27
1885	1 2 3 41 1 2 44 2 5 1 5 1	1,281,355	12,917 54	5-8	8,073 46
1886		1,051,909	10,671 21	7-8	9,337 32
1882		12,727,009	152,122 22	1-10	15,212 22
1883		12,378,033	147,660 38	3-10	44,298 12
1884	Five years	11,152,721	143,201 25	I-2	71,600 63
1885		11,657,632	147,464 83	7-10	103,225 38
1886		13,191,953	169,805 32	9-10	152,824 79
Totals	3	.\$281,274,826	\$3,483,112 57		\$1,764,932 23

Premiums received since the organization of the Company	
Losses paid since the Company organized	31,348,957 47
Cash dividends paid stockholders	5,563,100 00
Stock dividends declared	950,000 00
Stock owned by directors at par value	178,600 <b>0</b> 0
Losses incurred during the year	1,250,166 37
Special deposits for the exclusive protection of policy holders in the	
States of Georgia, \$25,000.00, liabilities, \$19,805.50; North	
Carolina, \$10,000.00, liabilities, \$22,240.95; Virginia, \$50,000.00,	
liabilities, 15,965.30; Oregon, \$50,000.00, liabilities; 12,680.70;	
Canada, \$100,000.00, liabilities, \$82,154.82. Total liabilities,	
\$152,847.27.	^
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$6,836,890 00
Premiums received	82,042 67
Losses paid	33,051 52
Losses incurred	32,442 92

# MERIDEN FIRE INSURANCE COMPANY.

### MERIDEN, CONN.

Commenced Business, February, 1872.

A. CHAMBERLAIN, President.

E. B. COWLES, Secretary.

I. CAPITAL.  Whole amount of joint stock or guarantee capital authorized  Whole amount of capital actually paid up in cash	\$500,000 00 200,000 00
II. ASSETS.	
Loans on bond and mortgage (first liens), not more than one year's interest due	\$23,000 00 230 00

Buildings (insured for \$29,800.00) 45,500 00

Total \$73,000 00

Stocks and Bonds owned by the Company.

Stocks with Dones	owner by the	company.	
United States Bonds—	Par Value.	Market Value.	
United States registered 4 p. c	\$20,000 00	\$25,700 00	
United States registered 4½ p. c	135,000 00	149,175 00	
MUNICIPAL BONDS—	337	157 75	
Meriden city water 7 p. c	5,000 00	5,350 00	
RAILROAD BONDS-	3,	3733	
H. R. & Port Chester 6 p. c. reg	2,000 00	2,400 00	
Danbury & Norwalk 7 p. c	4,000 00	4,200 00	
Housatonic	1,000 00	1,000 00	
BANK STOCKS-	·		
Home National, Meriden, Conn	17,300 00	21,625 00	
Meriden National, Meriden, Conn.	3,900 00	5,070 00	
First National, Meriden, Conn	14,800 00	16,650 00	
N.Britain National, N.Britain, Conn	4,500 00	6,975 00	
Phœnix National, Hartford, Conn.	200 00	280 00	
Southington Nat., South'ton, Conn.	5,000 00	5,150 00	
First National, Wallingford, Conn.	1,500 00	1,650 00	
RAILROAD STOCKS—			
N. Y., New Haven & Hartford	3,500 00	7,700 00	
Miscellaneous-			
Meriden Gaslight Co. stock	6,500 00	7,150 00	
Adams Express Co. stock	2,000 00	2,800 00	
Wells, Fargo & Co. Express stock.	2,500 00	3,250 00	
Totals	\$228,700 00	\$266,125 00	\$266,125 00
Cash in Company's principal office			4,116 18
Cash deposited in bank			15,047 61
Gross premiums in due course of collec	tion		15,338 20
Due from non-resident stockholders for			87 45
Miscellaneous property, not included al	oove	\$2,000 00_	
Assets of the Company at their	r actual value.	• • • • • • • • • • • • • • • • • • • •	\$323,944 44
III 11	ABILITIES.		
Losses adjusted and unpaid	• • • • • • • • • • • • • • • • • • • •	\$2,475 00	
Losses reported and unadjusted		3,016 76	
Gross amount of unpaid losse	s	\$5,491 76	
Deduct reinsurance		1,302 87	
Net amount of unpaid lo	sses		\$4,188 89
Unearned premiums on risks, one year	or less	\$25,102 81	
Unearned premiums on risks, more than	one year	23,863 57	
Unearned premiums as compu			48,966 38
Due and accrued for salaries, etc			598 00
Commissions and brokerage			1,117 04
		_	
rotal habilities, except capital	stools and some	alua	Ora Oraca
	stock and sur		\$54,870 31
Capital stock		·	200,000 00
		· · · · · · · · · · · · · · · · · · ·	

## IV. INCOME DURING THE YEAR.

Premiums received in cash	
premiums 22,910 91	
Actual cash premiums	\$75,292 09
Interest on mortgages of real estate	
Interest on loans and bonds and dividends on stocks	15,017 74
From all other sources	3,053 46
Actual cash income	<b>\$94,5</b> 55 <b>79</b>

# V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$4,841.36 occurring in previous years)\$53,825 38	
Deduct salvages and reinsurance	
Net amount paid for losses	\$42,941 87
Cash dividends	16,000 00
Commissions and brokerage	12,492 65
Salaries and fees	7,915 06
Taxes	1,151 36
All other payments and expenses	2,668 76
Actual cash expenditure	\$83,169 70

## VI. MISCELLANEOUS.

Risks and Premiums	<b>5.</b>	
In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$7,653,533 00	\$86,548 32
Written or renewed during the year	7,771,530 00	99,475 56
Totals	\$15,425,063 00	\$186,023 88
Deduct those expired and marked off	5,473,571 00	70,089 44
In force at the end of the year	\$9,951,492 00	\$115,934 44
Deduct amount reinsured	1,604,695 00	20,998 80
Net amount in force	\$8,346,797 00	\$94,935 64

Year written.	Term.	Amount covered.	Gross premiums	Fraction unearned	Premiums unearned.
1886	One year or less	\$3,750,264	\$50,205 63	I-2	\$25,102 81
1884	,	490,163	4,927 18	1-6	821 19
1885	Three years	563,293	5,767 18	I-2	2,883 59
1886	}	731,468	6,975 63	5-6	5,813 00
1882	)	528,051	4,512 29	I-IO	451 22
1883		550,638	4,776 08	3-10	1,432 82
1884	Five years	561,556	5,500 28	1-2	2,750 14
1885		639,878	6,662 86	7-10	4,663 96
1886	J	531,486	5,608 51	9-10	5,047 65
Te	otals	\$8,346,797	\$94,935 64		\$48,966 38
Premiums r	eceived since the orga	unization of the	Company		\$2,004,621 79
Losses paid	since the Company of	organized			1,215,914 13
Cash divide	ends paid stockholder	rs			216,000 00
	d by the directors at p				78,367 00
	rred during the year.				42,288 80
	officers and directors.				10,000 00
Loaned to s	tockholders not office	rs	• • • • • • • • • • • • • • • • • • • •		7,500 00
	Busin	ess in Connect	icut, 1886. ·		
	ken (no inland)				\$2,455,036 00
Premiums r	eceived				31,424 47
					15,669 69
Losses incu	rred				14,462 37

# NATIONAL FIRE INSURANCE COMPANY,

## HARTFORD, CONN.

# Commenced Business, December 1, 1871.

* Mark Howard, President.		James Nichoi	Ls, Secretary.
I. C	CAPITAL.		
Whole amount of joint stock or guarante Whole amount of capital actually paid u			\$1,000,000 00 1,000,000 00
, in the same and the same of	1		, ,
II.	ASSETS.		
Value of real estate owned by the Comp	any unencumb	ered	\$24,478 40
Loans on bond and mortgage (first lien	· ·		
interest due			591,500 00
Interest due and accrued on bond and n			13,263 55
Value of lands mortgaged			
Buildings (insured for \$523,01	0)	851,050 00	
Total	• • • • • • • • • • • • • • • • • • • •	\$1,843,600 00	
Stocks and Bonds	owned by the	Company.	
	Par Value.	Market Value.	
United States Bonds—			
United States 4½ p. c	\$50,000 00	\$55,000 00	•
United States 4 p. c	50,000 00	64,000 00	
MUNICIPAL BONDS—			
Hartford city, capitol	25,000 00	30,500 00	
Hartford city water	10,000 00	10,500 00	
New Britain city	6,000 00	7,200 00	
Rochester "	25,000 00	32,500 00	
Lockport "	10,000 00	12,800 00	
Buffalo "	15,000 00	16,500 00	
Cleveland "	10,000 00	<b>1</b> 1,600 00	
Detroit "	13,000 00	16,250 00	
Meriden town	10,000 00	10,500 00	
West Middle School District, Hfd.  RAILROAD BONDS—	25,000 00	25,000 00	
	20 000 02	20 600 00	
St. Johnsbury & Lake Champlain.	20,000 00	20,600 00	
Danbury & Norwalk	10,000 00	10,600 00	
Erie	20,000 00	26,400 00	
Jackson, Lansing & Saginaw	20,000 00	21,000 00	
Cleve., Col., Cin. & Indianapolis.	20,000 00	24,800 00	
olo, ol, oli, chi e maniapolis.			

<sup>\*</sup> Died January, 1887.

	Par Value.	Market Value.
Chicago & Western Indiana	\$20,000 00	\$21,800 00
Chicago & Northwestern	20,000 00	23,200 00
Chicago, Milwaukee & St. Paul	10,000 00	11,600 00
Chicago, Burlington & Quincy	10,000 00	10,800 00
Hannibal & St. Joseph	20,000 00	24,000 00
RAILROAD STOCKS-		
New York, New Haven & Hfd	40,000 00	86,000 00
New York & Harlem	10,000 00	21,500 00
New York Central & Hud. River.	50,000 00	56,500 00
Pennsylvania	30,000 00	33,600 00
Pittsburgh, Ft. Wayne & Chicago	20,000 00	29,000 00
Cleveland & Pittsburgh	10,000 00	14,500 00
Illinois Central	11,700 00	15,032 00
Chicago, Burlington & Quincy	11,000 00	14,850 00
Chicago, Rock Island & Pacific	30,000 00	37,200 00
BANK STOCKS—		
Metropolitan National, New York.	10,000 00	3,700 00
Central " "	5,000 00	6,250 00
Farm. & Mech. Nat., Hartford	10,000 00	10,800 00
Charter Oak " "	10,000 00	13,000 00
Hartford " "	30,000 00	48,000 00
Phœnix " " …	30,000 00	40,500 00
Ætna " " …	21,500 00	24,725 00
City " " …	4,000 00	3,400 00
Mercantile " "	5,000 00	4,750 00
National Exchange "	12,350 00	16,055 00
Second National, New Haven	5,000 00	7,000 00
Thames National, Norwich	10,000 00	14,200 00
Nat. Bk. of the Republic, Boston	7,500 00	10,350 00
Boston National, Boston	7,000 00	8,470 00
St. Paul National, St. Paul	7,000 00	7,350 00
First National, Meriden	5,000 00	5,500 00
MISCELLANEOUS—	-	
Willimantic Linen Co	8,000 00	16,000 00

Totals ...... \$844,050 00 \$1,067,882 00 \$1,067,882 00

## Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.		
Travelers Ins. Co. stock	\$5,600	\$15,680	\$5.450		
Elk Co., Kansas, bonds	450	450 L	400		
Hartford Gaslight stock	125	155	2400		
Totals	\$6,175	\$16,285	\$5,850	5,850	00
Cash in Company's principal office				471	67
Cash deposited in banks				189,594	38
Gross premiums in due course of				68,400	00
Interest due and accrued on bonds	. <b></b>			7,443	33
Interest due and accrued on collate	eral loans an	id bank depo	osits	1,023	50

Assets of the Company at their actual value..... \$1,969,906 83

III. LIABILITIES.	
Losses adjusted and unpaid\$24,192 72	
Losses reported and unadjusted	
Losses resisted	
Net amount of unpaid losses	\$53,360 42
Unearned premiums on risks, one year or less \$204,140 62	" 3373 1
Unearned premiums on risks, more than one year 137,537 30	
Unearned premiums as computed above	341,677 92
Commissions and brokerage	11,400 00
Total liabilities, except capital stock and surplus	\$406,438 34
Capital stock	1,000,000 00
Surplus beyond all liabilities	563,468 49
-	
Total liabilities, including capital and surplus	\$1,969,906 83
IV. INCOME DURING THE YEAR.	
Premiums received in cash \$577,039 81	
Deduct reinsurance, rebate, abatement and return	
premiums 59,410 16	
Actual cash premiums	\$517,629 65
Interest on mortgages of real estate	33,125 76
Interest on loans and bonds, and dividends on stocks	57,404 70
From all other sources	2,372 25
Actual cash income	\$610 532 36
V. EXPENDITURES DURING THE YEAR.	
Amount paid for losses (including \$58,726.85 occurring	
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89	
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18	
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses	\$261,404 71
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses.  Cash dividends.	\$261,404 71 100,000 00
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses  Cash dividends.  Commissions and brokerage.	\$261,404 71 100,000 00 83,334 76
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries and fees.	\$261,404 71 100,000 00 83,334 76 37,466 09
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes.	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09
Amount paid for losses (including \$58,726.85 occurring in previous years). \$267,834 89  Deduct salvage and reinsurance. 6,430 18  Net amount paid for losses  Cash dividends. Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments and expenses.	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes.	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09
Amount paid for losses (including \$58,726.85 occurring in previous years). \$267,834 89  Deduct salvage and reinsurance. 6,430 18  Net amount paid for losses  Cash dividends. Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments and expenses.	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments and expenses.  Actual cash expenditure.  VI. MISCELLANEOUS.	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses  Cash dividends  Commissions and brokerage  Salaries and fees  Taxes.  All other payments and expenses  Actual cash expenditure  VI. MISCELLANEOUS.  Risks and Premiums.  Fire,	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses  Cash dividends  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments and expenses  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preced-	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13 \$531,060 78
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses  Cash dividends  Commissions and brokerage  Salaries and fees  Taxes.  All other payments and expenses  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year \$50,875,090 00	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13 \$531,060 78
Amount paid for losses (including \$58,726.85 occurring in previous years). \$267,834 89  Deduct salvage and reinsurance. 6,430 18  Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments and expenses.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year. \$50,875,090 00  Written or renewed during the year. 45,834,116 00	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13 \$531,060 78 Premiums. \$628,655 91 577,039 81
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments and expenses.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year \$50,875,090 00  Written or renewed during the year 45,834,116 00  Total \$96,709,206 00	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13 \$531,060 78  Premiums. \$628,655 91 577,039 81 \$1,205,695 72
Amount paid for losses (including \$58,726.85 occurring in previous years). \$267,834 89  Deduct salvage and reinsurance. 6,430 18  Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments and expenses.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year. \$50,875,090 00  Written or renewed during the year. 45,834,116 00	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13 \$531,060 78 Premiums. \$628,655 91 577,039 81
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments and expenses.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year \$50,875,090 00  Written or renewed during the year 45,834,116 00  Total \$96,709,206 00	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13 \$531,060 78  Premiums. \$628,655 91 577,039 81 \$1,205,695 72
Amount paid for losses (including \$58,726.85 occurring in previous years) \$267,834 89  Deduct salvage and reinsurance 6,430 18  Net amount paid for losses  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments and expenses.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year. \$50,875,090 00  Written or renewed during the year. \$50,875,090 00  Total. \$96,709,206 00  Deduct those expired and marked off 42,776,318 00	\$261,404 71 100,000 00 83,334 76 37,466 09 13,317 09 35,538 13 \$531,060 78  Premiums. \$628,655 91 577,039 81 \$1,205,695 72 528,914 71

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1886	One year or less.	\$30,441,801	\$408,281 24	I-2	\$204,140 62
1885)	m	106,842	941 81	1-4	235 45
1886	Two years	67,261	705 09	3-4	528 82
1884		4,102,268	44,765 00	1-6	7,460 83
1885	Three years	4,602,626	51,244 76	I-2	25,622 38
₹886 J		5,399,247	61,898 77	5-6	51,582 31
1883 }		233,423	2,377 71	1-8	297 21
1884	Four years	155,983	1,746 62	3-8	654 98
1885	- Four years	149,707	1,478 86	5-8	924 29
1886 j		164,327	1,525 59	7-8	1,334 90
1882		1,912,373	20,326 67	I-10	2,032 67
1883		1,480,217	17,455 16	3-10	5,236 55
<b>1</b> 884	Five years	1,339,038	17,100 74	I-2	8,550 37
1885		1,516,947	18,753 74	7-10	13,127 62
1886 j		1,874,176	22,165 47	9-10	19,948 92
Tot	als	\$53,546,236	\$670,767 23		\$341,677 92
Premiums re	ceived since the orga	nization of the	Company	#	5,894,533 03
Losses paid s	since the Company of	rganized			2,809,280 47
	ds paid stockholder				1,177,000 00
Stock divide:	nds declared				100,000 00
Stock owned	by directors at par	value			121,600 00
Losses incur	red during the year.				254,038 28
Amount loan	ed to stockholders	not officers			5,850 00
	Rasoina	ess in Connec	ticut rook		
Fire ricks tal	cen			¢	\$2,832,838 00
					30,841 85
Premiums received.         30,841 8           Losses paid.         12,669 6					
	red				9,643 96
Losses meur	iou				9,043 90

# NORWALK FIRE INSURANCE COMPANY,

#### NORWALK CONN.

# Commenced Business, May 12, 1860.

337	T T 4 3 F	C	Cmprem	President
WH.	LIAM	U.	STREET.	President.

GEORGE R. COWLES, Secretary.

\$38,475 00

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Whole amount of joint stock or guarantee capital authorized	\$500,000 00
Whole amount of capital actually paid up in cash	50,000 00

#### II. ASSETS.

11. 1100210.	
Loaned on bond and mortgage (first liens), not more than one year's	
interest due	\$17,950 00
Loans on bond and mortgage, more than one year's interest due	None
Interest due and accrued on bond and mortgage loans	365 71
Value of lands mortgaged	
Buildings (insured for \$17,700) 20,800 00	
Total\$45,400 00	

# Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
Bank Stocks—		
Fairfield County National	\$1,coo oo	\$1,200 00
National, Norwalk	1,800 00	1,980 00
Central National, Norwalk	1,500 00	1,800 00
Fourth National, New York	4,000 00	5,600 00
German American, New York	1,125 00	1,203 75
RAILROAD STOCKS—		
Lake Shore & Michigan Southern,	3,000 00	12,887 50
New York, Lackawanna & Western	5,000 00	5,237 50
Chicago, Milwaukee & St. Paul	4,000 00	3,630 00
Chicago, Rock Island & Pacific	3,000 00	3,783 75
RAILROAD BONDS—		
Toledo, Ann Arbor & Grand Trunk	3,000 00	3,150 00
Milwaukee, Lake Shore & Western	3,000 00	3,540 00
N. Y., Susquehanna & Western	3,000 00	2,745 00
Danbury & Norwalk, 1892	1,000 00	1,100 00
MISCELLANEOUS—		
Norwalk Gas Light Co	475 00	617 50
Totals	\$34,900 00	\$38,475 00

## Loans on Collateral.

Par Val. Market Val. Amt. Loaned.

Fairfield County National Bank	\$600	\$720	\$600	
Danbury & Norwalk R. R	750	750	300	
St. Paul & Duluth R. R	600	240 \	750	
First Nat. Bank of Bridgeport	400	600 \$	750	
National Bank of Norwalk	300	330	300	
Danbury & Norwalk R. R	300	300	150	
Union Mfg. Co., Norwalk	1,750	2,800	2,400	
Norwalk Gas Light Co	2,500	3,250	1,500	
Cin., Sand. & Cleve. R. R. bd	500	500 }	600	
Stamford National Bank	360	540 }	000	
American Exchange Bank	3,000	3,300	1,500	
Fairfield County National Bank	1,000	1,200	900	
Norwalk Gas Light Co	1,000	1,300	750	
Norwalk Mills Co	500	625	. 300	
Danbury & Norwalk R. R	1,500	1,500	750	
Norwalk Mills Co	2,500	3,125	1,800	
Westchester Fire Insurance Co.	1,110	1,443	300	
Westchester Fire Insurance Co.	250	325	150	
Central National Bank	1,000	1,200	600	
Mortgage on real estate	3,000	1,200 \	2,000	
Norwalk Gas Light Co	1,000	1,300 ∫	2,000	
Union Mfg. Co., Norwalk	1,000	1,600	1,200	
Lounsbury & Bissell Co., Norw'k	3,750	3,750	2,775	
Culver loan, secured by mort-				
gages in Jersey City	3,300	3,300	3,300	
Personal loans, endorsed security				
or joint and several notes	12,500	12,500	12,500	
Gamewell Fire Alarm Tel. Co	11,000	2,200	600	
Totals	\$55,470	\$49,898	\$36,025	\$36,025 00
Cash in Company's principal office				105 31
Cash deposited in bank				1,623 42
Interest accrued on stocks		. <b></b>		1,926 74
Interest due and accrued on collate	eral loans	. <b></b>		5,238 00
Gross premiums in due course of o	collection			201 73
Premiums unpaid on policies which				
more than three months			\$125 30	
Assets of the Company at				\$101,910 91
,				#3/ / <del>-</del>
III	LIABIL	ITIES.		
Losses adjusted and unneid			None.	
Losses adjusted and unpaid				
Losses resisted			\$600 00	
Deduct reinsurance			300 00	,,
Net amount of unpaid lo				\$300 00
Unearned premiums on risks, one			2,355 94	
Unearned premiums on risks, more			3,372 46	
Unearned premiums as co	omputed abo	ove		5,728 40

Total liabilities, except capital stock and surplus  Capital stock	\$6,028 40 50,000 00 45,882 51
Total liabilities, including capital and surplus	\$101,910 91
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Premiums	\$7,954 09
Interest on mortgages of real estate	1,173 58 4,222 43
Actual cash income	\$13,350 10
V. EXPENDITURES DURING THE YEAR.	
Amount paid for losses (including \$378.29 occurring in previous years)	e
Net amount paid for losses	\$1,603 46 4,000 00
Commissions and brokerage	1,959 21
Salaries and fees.  All other payments and expenses.	1,853 35
Actual cash expenditure	\$10,444 93
VI. MISCELLANEOUS.	
Risks and Premiums.  Fire.  In force on the 31st day of December of the preced-	Premiums.
ing year	\$19,888 44 13,191 05
Total	\$33,079 49 13,836 36
In force at the end of the year	\$19,243 13 8,118 99
Net amount in force \$1,178,751 10	\$11,124 14

Year		Amount	Gross Premiu		Evention	Premiums
written.	Term.	covered.	charged.	ms	unearned.	
1886	One year or less.	\$733,115 80	\$8,637	34	I-2	\$4,318 67
1885	T	4,450 00	24	70	I-4	6 18
1886	Two years	19,260 00	108	08	3-4	81 06
1884		292,125 92	2,300	32	1-6	383 39
1885	Three years	287,015 00	2,270	18	I-2	1,135 09
1886		302,606 50	2,234	85	5-6	1,862 38
1883	1	,				
1884	Four years		•			
1885	Four years					,.
1886		1,700 00	10	40	7-8	9 10
1882)		58,396 50	648	30	I-10	64 83
1883		78,095 78	840	00	3-10	252 00
1884	Five years	53,900 00	639	87	I-2	319 93
1885		56,850 oc	583	90	7-10	408 73
1886		92,875 00	945	19	9-10	850 67
Tot	tals	\$1,980,390 50	\$19,243	13		\$9,692 03
Les	ss amt. reinsured	801,639 40	8,118	99		3,963 63
	Totals,	\$1,178,751 10	\$11,124	14	• • • • • • • • • • • • • • • • • • • •	\$5,728 40
Premiums re	ceived since the or	ganization of the	ne Company.			\$319,063 86
Losses paid	since the Company	organized				128,299 63
Cash dividen	ds paid stockholde	rs				86,200 00
Stock owned	l by the directors at	t par value				14,850 00
Losses incur	red during the year	r				1,603 46
Loaned to o	fficers and directors	S				8,910 00
Loaned to st	ockholders not off	icers				17,640 00
	Busi	iness in Conne	cticut, 1886.			
Fire risks tak	en (no inland)				\$	1,264,278 51
Premiums re	ceived					13,191 05
Losses paid.						1,603 46
	red					1,451 73

# ORIENT INSURANCE COMPANY.

#### HARTFORD, CONN.

## Commenced Business, January, 1872.

CHARLES B. WHITING, President.

GEO. B. BODWELL, Secretary.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$2,000,000 00
Whole amount of capital actually paid up in cash	1,000,000 00
II. ASSETS.	
Value of real estate owned by the Company unincumbered	\$34,197 43
Loans on bond and mortgage (first liens), not more than one year's	
interest due	269,575 00
Interest due and accrued on bond and mortgage loans	4,478 20

# 

	Par Value.	Market Value.
STATE BONDS—	Tai vaiue.	market value.
Georgia 4½ p. c	25,000 00	27,000 00
MUNICIPAL AND COUNTY BONDS-		
Town of Hartford, Ct., 41/2 p. c	5,000 00	5,200.00
Town of Windsor Locks, Ct., 5 p.c.	9,500 00	9,500 00
Town of Thomaston, Ct., 4 p. c	15,000 00	15,600 00
Town of Pawtucket, R. I., 7 p.c	25,000 00	30,500 00
Town of Merrill, Wis., 7 p. c	4,000 00	4,160 00
Sch. Dist. 4, Salamanca, N.Y., 6 p.c.	13,000 00	14,170 00
City of Lockport, N. Y., 7 p. c	10,000 00	12,200 00
City of Washington, Ind., 8 p. c	5,000 00	5,850 00
City of Indianapolis, Ind., 6 p. c	20,000 00	23,200 00
City of Evansville, Ind., 7 p. c	15,000 00	12,750 00
City of New Brunswick, N.J., 6 p.c.	10,000 00	10,000 00
City of Council Bluffs, Ia., 6 p. c	5,000 00	5,500 00
County of Coffey, Kansas, 6 p. c	10,000 00	11,200 00
County of Wapello, Iowa, 6 p. c	10,000 00	10,500 00
County of Lyon, Iowa, 6 p. c	10,000 00	10,500 00
Mason & Tazewell Dist., Ill., 7 p.c.	20,000 00	21,800 00
Rutland & Grafton Dist., Ill., 6 p. c.	10,000 00	10,000 00
Med. Lodge Township, Kans., 6 p.c.	5,000 00	5,350 00
Bethany Township, Kans., 6 p. c	4,000 00	4,280 00
Buckeye Township, Kans., 8 p. c	2,955 00	3,191 40
Oswego Township, Kans., 6 p. c	5,000 00	5,100 00

Value of mortgaged premises (insured for

W 1 17	Par Value.	Market Value.
Kansas school 6 p. c	\$14,297 00	\$14,793 88
Nebraska " 7 p. c	14,425 00	15,290 50
Nebraska " 6 p. c	300 00	309 00
Dakota " 8 p. c	2,500 00	2,825 00
Dakota " 7 p. c	7,500 00	7,950 00
Minnesota " 6 p. c	8,500 00	8,755 00
RAILROAD BONDS-		
Indianapolis & Cincinnati 7 p. c	16,500 00	17,325 00
Vermont Valley 5 p. c	25,000 00	28,750 00
St. Johnsb'y & Lake Cham. 6 p. c.	15,000 00	17,550 00
Pittsburg, Cleve. & Toledo 6 p. c	10,000 00	11,000 00
Kansas Pacific 1st consol. 6 p. c	10,000 00	10,700 00
Cleve., Colum., Cin. & Ind. 7 p. c.	25,000 00	32,500 00
Morris & Essex 1st consol. 7 p. c.	10,000 00	13,500 00
C., M. & St. Paul (I. & D. ext.) 7 p.c.	20,000 00	26,600 00
Dayton & Michigan 5 p. c	25,000 00	26,875 00
Terre Haute & Dogansport 6 p. c	10,000 00	11,000 00
Chicago, Burlington & North'n 5 p.c.	1,500 00	1,567 50
Ohio & West Virginia 7 p. c	3,000 00	3,570 00
Columbus & Toledo 7 p. c.,	11,000 00	13,310 00
Cincinnati, Van Wert & Mich. 6 p. c.	7,000 00	7,000 00
RAILROAD STOCKS—		
N. Y., N. H. & Hartford	30,000 00	66,000 00
Naugatuck	3,000 00	6,300 00
Housatonic, preferred	5,000 00	6,750 00
N. Y. C. & H. R	20,000 00	22,850 00
Union Pacific	5,000 00	3,050 00
Central Pacific	10,000 00	4,300 00
Cleveland & Pittsburgh	20,000 00	30,400 00
C. B. & Quincy	11,000 00	14,960 00
Chicago, Burlington & Northern	900 00	774 00
BANK STOCKS—	, , , , ,	774
American National, Hartford	\$25,200 00	\$36,036 00
Ætna " ."	12,200 00	14,152 00
Charter Oak " "	13,000 00	17,290 00
Farm. & Mech." "	10,000 00	11,000 00
Mercantile " "	15,200 00	15,200 00
Phœnix " "	6,200 00	8,246 00
	9,300 00	12,555 00
	10,500 00	
Ti	. 0	9,712 50
That	7,100 00	7,384 00
Conn. Trust & Safe Deposit Co., Hfd.	10,000 00	14,300 00
Hartford National, Hartford Thames "Norwich	100,000 00	161,000 00
11011100	20,000 00	29,000 00
1 1150	10,000 00	11,800 00
ROCKVIIIC ROCKVIIIC	600 00	780 00
Metropolitan New York	7,500 00	2,625 00
Mechanics " "	7,550 00	12,646 25

Miscellaneous—	Par Value.	Market Value.	
Atlantic Dock Co. 5 p. c. bonds	\$9,000 00	\$9,900 00	
First Bap.Ch., Nash., Tenn., 6 p.c.bs.	20,000 00	20,000 00	
Totals	\$873,227 00	\$558,622 28	\$558,622 28

# Loans on Collateral.

Loc	ans on Co	llateral.		
	Par Val.	Market Val.	Amt. Loan	ied.
Nat. Fire Ins. Co. stock, Hartfd.	\$2,500	\$3,350	\$600	
Nat. Fire Ins. Co. stock, "	1,600	2,144 .	340	
Ct. Fire Ins. Co. stock, "	2,000	2,340	1,350	
Ætna Fire Ins. Co. stock, "	400	1,024	700	
Ætna " " "	300	768	200	
Ætna " " "	1,500	3,840	2,520	
Ætna " " "	200	512 ]		
American Nat. Bank stock, "	750	1,050	00	
Charter Oak Nat. Bank stk., "	500	650	1,880	
First National Bank stock, "	300	318	- 4	
Security Co. stock, "	500	650 7		
Hartford Trust Co. stock, "	2,500	2,875		
Collins Co. stock, Collinsville	1,000	750	4,050	
Am. Screw Co. stk., Prov., R. I.	600	1,410		
Ct.Gen.Life Ins Co.stk., Hartford	3,500	4,480	3,000	
Middlesex County Nat. Bank	0/5	171	3,	
stock, Middletown	700	735	360	
Adams Express Co. stock	2,400	3,264	1,350	
Adams " "	500	680	500	
Adams " "	2,800	3,808	3	
Morris & Ess. R.R. Co. bds., 1914	2,000	2,800	4,000	
Eagle Lock Co.stk., Terryville, Ct.	1,625	3,250		
Meriden Brit.Co.stk., Meriden, Ct.	250	1,100		
N. Y. C. & H. R. R. R. Co. stk.	1,000	1,120	5,000	
C., B. & Quincy R. R. Co. stk	1,700	2,295		
Willimantic Linen Co. stock	6,000	12,840		
Billings & Spencer Co. stock	2,500	4,500	15,000	
Ætna Fire Ins.Co. stock, Hartford	2,500	6,400	13,000	
Willimantic Linen Co. stk., Hfd.	26,750	57,245		
Russell & Erwin Mfg.Co.st., N.B.	2,500	6,000	30,000	
Ind. & Cin. R. R. Co. bonds	3,000	3,150 y		
K.& D.Moines R.R.Co.bds.,1923	500	540	3,000	
W. U. Telegraph Co., stock	6,000	4,140	2,600	
Willimantic Linen Co. stock	5,000	10,700	6,000	
1				80 100 00
	\$85,875	\$150,728	\$82,450	82,450 00
Cash in Company's principal office				4,493 03
Cash deposited in bank				51,415 89
Interest due and accrued on stocks a				16,252 03
Interest due and accrued on collatera				1,393 50
Gross premiums in due course of col	nection			74,926 84
Rents		• • • • • • • • • • • • • • • • • • • •		58 65
Assets of the Company at	their actu	al value		\$1,616,973 60

# III. LIABILITIES.

Losses reported and unadjusted		
Total amount of unpaid losses		#9.644
Unearned premiums on risks, one year or less		\$84,655 32
Unearned premiums on risks, more than one year	153,588 59	
Unearned premiums as computed as above	•••••	386,944 02
Commissions and brokerage		12,487 81
Total liabilities, except capital stock and surp		\$484,087 15
Capital stock		1,000,000 00
Surplus beyond all liabilities	_	132,886 45
Total liabilities, including capital and sur	rplus	\$1,616,973 60
IV. INCOME DURING THE		
Premiums received in cash	\$749,441 47	
premiums		
Actual cash premiums		\$622,361 90
Interest on mortgages of real estate		15,149 82
Interest on loans and bonds and dividends on stocks.		56,618 34
Rents	• • • • • • • • • • • • • • • • • • • •	862 95
Actual cash income		\$694,993 01
V. EXPENDITURES DURING	THE YEAR.	
Amount paid for losses, including \$60,366.22 occur-		
Amount paid for losses, including \$60,366.22 occurring in previous years)	\$433,459 <b>0</b> 3	
Amount paid for losses, including \$60,366.22 occurring in previous years)	\$433,459 ° 03 16,793 98	
Amount paid for losses, including \$60,366.22 occurring in previous years)	\$433,459 ° 03 16,793 98	<b>\$416,665</b> 05
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.	\$433,459 °°°3 °°°16,793 °°98	\$416,665 05 30,000 00
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage	\$433,459 ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° °	30,000 00 106.519 89
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.	\$433,459 03 16,793 98	30,000 00 106.519 89 45,475 10
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes	\$433,459 °3 16,793 98	30,000 00 106.519 89 45,475 10 15,109 07
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes  All other payments and expenses.	\$433,459 03 16,793 98	30,000 00 106.519 89 45,475 10
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes	\$433,459 03 16,793 98	30,000 00 106.519 89 45,475 10 15,109 07
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes  All other payments and expenses.	\$433,459 03 16,793 98	30,000 00 106.519 89 45,475 10 15,109 07 58,983 93
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes  All other payments and expenses.  Actual cash expenditures	\$433,459 03 16,793 98	30,000 00 106.519 89 45,475 10 15,109 07 58,983 93 \$672,753 04
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes  All other payments and expenses.  Actual cash expenditures  VI. MISCELLANEOU	\$433,459 03 16,793 98	30,000 00 106.519 89 45,475 10 15,109 07 58,983 93 \$672,753 04
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage Salaries and fees.  Taxes  All other payments and expenses.  Actual cash expenditures  VI. MISCELLANEOU  Risks and Premiums.	\$433,459 03 16,793 98 	30,000 00 106.519 89 45,475 10 15,109 07 58,983 93 \$672,753 04
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage Salaries and fees.  Taxes  All other payments and expenses.  Actual cash expenditures  VI. MISCELLANEOU  Risks and Premiums.  In force on the 31st day of December of the preced-	\$433,459 03 16,793 98	30,000 00 106.519 89 45,475 10 15,109 07 58,983 93 \$672,753 04
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes  All other payments and expenses.  Actual cash expenditures  VI. MISCELLANEOU  Risks and Premiums.  In force on the 31st day of December of the preceding year.  Written or renewed during the year.	\$433,459 03 16,793 98 	30,000 00 106.519 89 45,475 10 15,109 07 58,983 93 \$672,753 04  Premiums. \$697,219 62 735,226 04
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage Salaries and fees.  Taxes  All other payments and expenses.  Actual cash expenditures  VI. MISCELLANEOU  Risks and Premiums.  In force on the 31st day of December of the preceding year.	\$433,459 03 16,793 98 	30,000 00 106.519 89 45,475 10 15,109 07 58,983 93 \$672,753 04 Premiums. \$697,219 62
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage Salaries and fees.  Taxes.  All other payments and expenses.  Actual cash expenditures.  VI. MISCELLANEOU  Risks and Premiums.  In force on the 31st day of December of the preceding year.  Written or renewed during the year.  Total.  Deduct those expired and marked off.  In force at the end of the year.	\$433,459 03 16,793 98 16,793 98 SS. Fire. \$54,348,538 55,782,814 \$110,131.352 49,406,130 \$60,725,222	30,000 00 106.519 89 45,475 10 15,109 07 58,983 93 \$672,753 04  Premiums. \$697,219 62 735,226 04 \$1,432,445 66 663,268 00 \$769,177 66
Amount paid for losses, including \$60,366.22 occurring in previous years).  Deduct salvages and reinsurance.  Net amount paid for losses.  Cash dividends.  Commissions and brokerage Salaries and fees.  Taxes.  All other payments and expenses.  Actual cash expenditures.  VI. MISCELLANEOU  Risks and Premiums.  In force on the 31st day of December of the preceding year.  Written or renewed during the year.  Total.  Deduct those expired and marked off.	\$433,459 03 16,793 98 	30,000 00 106.519 89 45,475 10 15,109 07 58,983 93 \$672,753 04  Premiums. \$697,219 62 735,226 04 \$1,432,445 66 663,268 00

3

Year written. Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1886 One year or less.	\$33,524,111	\$466,710 87	I-2	\$233,355 43
1885 Two years	136,080	1,000 85	I-4	250 21
1886 Two years	34,234	507 36	3-4	380 52
1884	4,589,277	47,802 50	<b>1</b> -6	7,967 08
1885 Three years	6,031,364	62,640 76	I-2	31,320 38
1886)	6,679,840	70,645 84	5-6	58,871 53
1883	123,281	1,197 15	1-8	149 64
1884 Four years	139,197	1,273 01	3-8	477 37
1885	107,248	971 95	5-8	607 46
1886 j	141,446	1,198 25	7-8	1,048 46
1882)	1,313,481	16,972 28	1-10	1,697 22
1883	1,339,586	17,261 25	3-10	5,178 37
1884 Five years	1,279,273	16,060 23	I-2	8,030 11
1885	1,598,119	19,896 61	7-10	13,927 62
1886	2,149,040	26,314 03	9-10	23,682 62
Totals	\$59,185,577	\$750,452 94		\$386,944 02
Premiums received since the org				5,490,432 55
Losses paid since the Company	organized			3,292,415 43
Cash dividends paid stockholder	s			655,000 00
Stock dividends declared	. <b></b>			100,000 00
Stock owned by the directors at	par value			119,100 00
Losses incurred during the year.				434,032 21
Loaned to officers and directors.				85,380 00
Loaned to stockholders not office	ers			37,870 00
Busin	ness in Connec	ticut. 1886.		
Fire risks taken				2,555,031 00
Premiums received				25,429 94
Losses paid				14,748 46
Losses incurred		• • • • • • • • • • • • • • • • • • • •		12,444 46

# PEOPLE'S FIRE INSURANCE COMPANY,

MIDDLETOWN, CONN.

Commenced Business, May, 1865.

JESSE G. BALDWIN, President.

SETH H. BUTLER, Secretary.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$300,000 00
Whole amount of capital actually paid up in cash	102,000 00
Amount of capital in endorsed notes	98,000 00

## II. ASSETS.

## Stocks and Bonds owned by the Company.

MUNICIPAL AND COUNTY BONDS-	Par Value.	Market Value.	
Middletown, town, 7 p. c	\$42,000 00	\$46,200 00	
Chatham, "7 p. c	6,000 00	6,600 00	
Portland, " 7 p. c	7,500 00	8,250 00	
Middletown, city, 7 p. c	25,000 00	27,500 00	
Middletown, " 6 p. c	1,500 00	1,500 00	
Quincy, Ill., " 6 p. c	12,000 00	12,000 00	
Evansville, Ind., city, 7 p. c	5,000 00	4,000 00	
Kansas, Mo., "8 p. c	10,000 00	11,000 00	
Leavenworth, Kan., city, 4 p. c	10,500 00	8,925 00	
Leavenworth, Kan., county, 5 p.c.	5,000 00	5,000 00	
Leavenworth, Kan., county, 6 p. c.	4,200 00	4,200 00	
Leavenworth, Kan., school, 6 p. c.	10,033 88	10,033 88	
Council Bluffs, Ia., city, 8 p. c	5,000 00	5,500 00	
City of Quincy, Ill., 5 p. c	6,000 00	5,400 00	
Jeffersonville, Ind., city, 73 p. c	10,000 00	11,000 00	
City of New Albany, Ind., 7 p. c	3,000 00	3,000 00	
Danville, Ill., town, 6 p. c	5,000 00	5,000 00	
City of Springfield, Ill., 5 p. c	5,000 00	5,000 00	
Cambridge City, Ind., town, 7 p. c.	6,000 00	6,300 00	
Macoupin County, Ill., 6 p. c	10,000 00	10,000 00	
Hitchcock County, Neb., school.	2,500 00	2,500 00	
Washington County, Ill., 6 p. c	10,000 00	10,000 00	
Urbana, Ill., town, 6 p. c	2,000 00	2,000 00	
BANK STOCKS—			
Central National, Middletown	15,000 00	20,000 00	
First " "	17,000 00	17,000 00	
Middletown National	13,275 00	17,700 00	
Middlesex County National	2,600 00	2,600 00	
Totals	\$251,108 88	\$268,208 88	<b>\$268,20</b> 8 88

Cash in Company's office	\$200 00
Cash deposited in bank	8,892 31
Gross premiums in due course of collection	2,160 00
Stock notes, endorsed	98,000 00
Assets of the Company at their actual value	\$377,461 19
III. LIABILITIES.	
Losses reported and unadjusted	\$2,090 62
Unearned premiums on risks, one year or less \$20,456 73 Unearned premiums on risks, more than one year 5,842 67	
Unearned premiums as computed above	26,299 40
Cash dividends unpaid	5,000 00
Commissions and brokerage	360 00
All other liability	100 00
Total liabilities, except capital stock and surplus	\$33,850 02
Capital stock paid up in cash	102,000 00
Capital stock in endorsed notes	98,000 00
Surplus beyond all liabilities	143,611 17
Total liabilities, including capital and surplus	\$377,461 19
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Deduct reinsurance, rebate, abatements, and return	
premiums	
Actual cash premiums	\$42,876 50
Interest on loans and bonds and dividends on stocks	15,576 91
Actual cash income	\$58,453 41
V. EXPENDITURES DURING THE YEAR.	
Amt. paid for losses (inc. \$2,193.78 occurring in previous years)	\$24,320 18
Cash dividends	10,000 00
Commissions and brokerage	6,615 01
Salaries and fees	3,250 00
All other payments and expenses	1,036 58
Actual cash expenditure	\$45,221 77
VI. MISCELLANEOUS.	
Risks and Premiums.	n= . =
In force on the 31st day of December of the preced-	Premiums.
ing year	\$50,110 90
Written or renewed during the year 3,283,183 85	45,350 26
Totals\$6,993,761 50	\$95,461 16
Deduct those expired and marked off 3,182,657 28	43,418 76
Net amount in force	\$52,042 40

Year written.	Term.	Amount covered.		Gross prem	iums 1.	Fraction		
1886	One year or less.	\$2,778,018	22	\$40,913	46	I-2	\$20,456	73
1885	Two years	4,000	00	18	00	1-4	4	50
1886}	. I wo years	3,700	00	23	50	3-4	17	62
1884)		219,990	00	2,343	2 I	1-6	390	54
1885}	Three years	198,105	00	2,241	18	$\mathbf{I}\cdot2$	1,120	59
1886 )		225,899	00	2,392	61	5-6	1,993	84
1883		2,750	00	27	50	1-8	3	44
1884	Four years			• • •				
1885	,	1,200	00	13		5-8	8	12
1886 j		2,200		22	_	7-8	19	69
1882		71,050	00	718		1-10	71	89
1883		52,525		586		3-10	175	
	Five years	59,883		636		I-2	318	
1885		85,266		883	-	7-10	618	
1886		106,518	00	1,221	69	9-10	1,099	53
Tot	als	.\$3,811,104	22	\$52,042	40		\$26,299	40
Premiums received since the organization of the Company \$748,350 92					92			
Losses paid since the Company organized						391,897	83	
Cash dividends paid stockholders						139,500	00	
Stock dividends declared						50,000	00	
Stock owned by the directors at par value						78,000	00	
Losses incurred during the year					24,217	02		
Business in Connecticut, 1886.								
Fire risks tak	en (no inland)						\$2,140,436	95
Premiums re	ceived						27,945	08
							15,514	02
Losses incurred					15,531	18		

## PHŒNIX INSURANCE COMPANY.

## HARTFORD, CONN.

Commenced Business, June, 1854.

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D. W. C. SKILTON, Secretary.

## I. CAPITAL.

Whole amount of capital authorized	\$5,100,000 00
Whole amount of capital actually paid up in cash	2,000,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered	\$210,321 98
Loans on bond and mortgage (first liens), not more than one year's	
interest due	711,650 00
Interest accrued on bond and mortgage loans	16,101 59
Value of lands mortgaged \$1,738,150 00	

Buildings (insured for \$174,550).... 499,155 00

\$2,237,305 00

# Stocks and Bonds owned by the Company.

		Market Value.
United States and State Bonds—	- 1	
United States consols of 1907, 4 p.c.	\$100,000 00	\$129,000 00
Mississippi 4 p. c	20,000 00	21,200 00
South Carolina consols, 6 p. c	17,551 37	19,306 50
Tennessee 6 p. c	18,025 10	13,518 82
MUNICIPAL BONDS—		
Avondale town, Ohio, 6 p. c	11,000 00	11,550 00
Hannibal school, Mo., 7 p. c	54,000 00	56,700 00
Leav. city & Ft. Leav. water, 6 p. c.	25,000 00	26,750 00
Washington Sch. Dist., Hfd., 5 p.c.	15,000 00	15,750 00
RAILROAD BONDS-		•
Ced.Rap.,I.Falls & N.W.guar.6 p c.	50,000 00	55,000 00
Chicago & N. W. sinking fund, 5 p.c.	50,000 00	58,500 00
Chicago & Western Indiana 6 p. c.	58,000 00	64,960 00
Columbia & Greenville guar. 6 p. c.	50,000 00	56,000 00
Columbus & Western guar. 6 p. c.	100,000 00	110,000 00
Erie 1st mortgage consols, 7 p. c	100,000 00	135,000 00
Harlem Riv. & Pt. Chester guar. 7 p.c.	50,000 00	69,000 00
Indianapolis & Cincinnati 7 p. c	51,000 00	53,550 00
Minneapolis Union guar. 6 p. c	50,000 00	6 <b>0,</b> 000 <b>00</b>
N. Y., Lack. & W. guar. 6 p. c	50,000 00	65,000 00
Pittsburgh, Cleve. & Toledo 6 p. c.	50,000 00	56,000 00

	Par Value.	Market Value.
Terre Haute & Log. ex. guar. 6 p. c.	\$50,000 00	\$55,000 00
Toledo, Ann Arbor & G. T. 6 p. c.	50,000 00	53,500 00
Southern Kansas 5 p. c	4,000 00	4,000 00
RAILROAD STOCKS—		
Avon, Geneseo & Mt. Morris	50,000 00	51,500 00
Chicago, Burlington & Quincy	50,000 00	68,000 00
Chicago, Rock Island & Pacific	100,000 00	128,000 00
Cleveland & Pittsburgh	25,000 00	36,750 00
Fort Wayne & Jackson preferred	25,000 00	27,500 00
Hartford & Connecticut Western	12,000 00	6,000 00
Illinois Central	120,000 00	160,800 00
Illinois Central (leased line)	8,500 00	8,075 00
Morris & Essex	10,000 00	14,000 00
New York, New Haven & Hartford	100,000 00	225,000 00
New York & Harlem	12,500 00	28,750 00
New York Central & Hudson River	50,000 00	57,500 00
Pittsburg, Fort Wayne & Chicago	5,000 00	7,500 00
Peoria & Bureau Valley	50,000 00	82,500 00
Rensselaer & Saratoga	50,000 00	84,000 00
BANK STOCKS—		
Ætna National, Hartford	30,000 00	34,800 00
American National, Hartford	50,000 00	71,500 00
American Loan & Trust Co., N.Y.	50,000 00	65,000 00
Central Trust Co., New York	15,000 00	61,500 00
Charter Oak National, Hartford	16,200 00	21,546 00
Citizens National, Cincinnati	10,000 00	16,700 00
City, Hartford	16,000 00	15,200 00
Connecticut River, Hartford	5,000 00	4,500 00
Farmers & Mech. Nat., Hartford	30,000 00	33,000 00
First National, Wallingford	17,500 00	20,125 00
Hartford National, Hartford	104,000 00	167,440 00
Hartford Trust Co., Hartford	40,000 00	49,200 00
Imperial, Toronto, Ont	10,000 00	13,600 00
Metropolitan National, Cincinnati	25,000 00	32,750 00
Merchants Exchange Nat , N. Y.	5,400 00	5,670 00
Mercantile National, Hartford	80,000 00	80,000 00
National Shoe & Leather, N. Y	10,000 00	14,000 00
National Exchange, Hartford	16,200 00	21,870 00
Nat. German-American, St. Paul.	25,000 00	31,250 00
New Britain National, New Britain	20,000 00	30,400 00
Phœnix National, Hartford	75,000 00	99,750 00
Queen City National, Cincinnati	20,000 00	20,000 00
State, Hartford	19,200 00	19,200 00
Waterbury National, Waterbury	22,000 00	44,000 00
MISCELLANEOUS—		77,500 00
Holyoke Water Power Co. stock	66,000 00	135,300 00
Atlantic Dock Co. 5 p. c. bonds.	75,000 00	82,500 00
	75,000 00	

Totals ...... \$2,544,076 47 \$3,365,961 32 \$3.365,961 32

# Loans on Collateral.

	Par Val.	Market Val.	Amt. Loan	ed.
N. Y., N. H. & H. R. R. Co	\$1,100	\$2,420	\$900	
Adams Express Co	6,900	9,315	2,750	
Travelers Insurance Co	13,000	36,400	16,440	
Holyoke Water Power Co	000, I	2,000	150	
Hartford Carpet Co	1,000	2,000	630	
Union Pacific R. R. Co	1,000	630 7	250	
Chicago, Burl. & Quincy R. R	200	272 \$	350	
Landers, Frary & Clark	6,000	7,500 )	10,000	
Southern N. E. Telephone Co	7,000	5,950 }	10,000	
Southern N. E. Telephone Co	40,000	34,000	20,000	
First National Bank	1,000	1,050	900	
Totals	\$78,200	\$101,537	\$52,120	\$52,120 00
Cash in Company's principal office				20,062 54
Cash deposited in banks				135,583 63
Interest due and accrued on collate	eral loans an	d deposits		2,270 77
Gross premiums in due course of o	collection	• • • • • • • • • •		227,113 05
Rents due and accrued				1,118 73
Assets of the Company a	t their actua	l value		\$4,742,303 61
III	. LIABIL	ITIES.		
Losses adjusted and unpaid		)		
Losses reported and unadjusted		\$18	2,028 30	
Losses resisted		2	1,562 00	
Total amount of unpaid l				\$203,590 30
Unearned premiums on risks, one				#3,39- 3-
Unearned premiums on risks, more	than one	ear 87	7,307 80	
Unearned premiums as co				1 482 002 64
Commissions and brokerage				1,483,992 64
•			_	32,375 00
Total liabilities, except ca				\$1,719,957 94
Capital stock		• • • • • • • • • • • • • • • • • • • •	• • • • • • •	2,000,000 00
Surplus beyond all liabilit	ies	• • • • • • • • • •		1,022,345 67
Under special deposits in various S	States	\$10	8,687 43_	-
Total liabilities, including	capital and	surplus	, · ·	\$4,742,303 61
IV. INCOM	E DURIN	G THE Y	EAR.	
Premiums received in cash		\$2,28	7,493 88	
Deduct reinsurance, rebate, abate	ement and	return		
premiums		15	7,416 29	
Actual cash premiums				\$2,130,077 59
Interest on mortgages of real estate				m -,-J-,-11 JJ
				31,064 46
	·			31,964 46 178,447 31
Interest on loans and bonds, and di Rents	vidends on	sto <b>c</b> ks	• • • • • • • •	178,447 31
Interest on loans and bonds, and di	vidends on	stocks		

#### V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$216,806.94 occurring in prev. years).	\$1,232,440	61
Cash dividends	280,000	00
Commissions and brokerage	351.201	13
Salaries and fees	98,496	23
Taxes	61,588	75
All other payments and expenses	188,696	69
Actual cash expenditure	\$2,212,423	61

#### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$216,963,431 181,884,696	\$2,566,573 99 2,287,493 88
Totals  Deduct those expired and marked off	\$398,848,127 157,822,583	\$4,854.067 87 2,019,904 42
Net amount in force	\$241,025,544	\$2,834,163 45

#### Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premium unearne	
1886	One year or less.	\$97,805,867	\$1,213,369 69	I-2	\$606,684	84
1885	)	400,168	4,332 29	I-4	1,083	07
1886	Two years	503,071	4,994 78	3-4	3,746	07
1884	)	25,464,406	272,303 04	1-6	45,383	84
1885	Three years	26,284,955	272,449 22	I-2	136,224	61
1886	)	32,418,044	335,767 02	5-6	279,805	83
1883	1	1,554,897	15,958 40	1-8	1,994	80
1884	Four wears	985,239	10,385 58	3-8	3,894	57
1885	Four years	832,686	8,670 43	5-8	5,419	01
1886	j	882,204	9,337 01	7-8	8,169	88
1882	)	7,600,230	92,073 06	1-10	9,207	30
1883		8,394,663	106,005 19	3-10	31,801	55
1884	Five years	10,773,552	145,269 22	I · 2	72,634	61
1885		12,223,942	154,905 01	7-10	108 433	50
1886	j	14,901,620	188,343 51	9-10	169,509	16
To	otals	\$241,025,544	\$2,834,163 45	\$	1,483,992	64
Premiums r	eceived since the org	anization of the	e Company	\$3	5,953,575	14
Losses paid	since the Company	organized		2	1,455,004	
Cash divide	nds paid stockholde	rs			4,165,000	
Stock owne	d by the directors at	par value			147,700	
Loaned to s	tockholders not offic	ers			85,620	
Loaned to o	fficers and directors				70,000	

Losses incurred during the year	\$1,194,508 10
Special deposits for the exclusive protection of policy-holders in the	
States of Oregon, \$50,000.00, liabilities, \$19,466.57; Georgia,	
\$25,000.00, liabilities, \$36,691.96; North Carolina, \$10,000.00,	
liabilities, \$22,299.75; Mississippi, \$25,000.00, liabilities, \$30,-	
229.15.	

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$7,654,231 00
Premiums received	76,453 05
Losses paid	25,314 88
Losses incurred	18,036 55

#### SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

Commenced Business, April, 1841.

H. MASON, Secretary.

CHARLES S. LEETE, President.

I. CAPITAL.	
Whole amount of capital actually paid up in cash	\$200,000 OC
Whole amount of capital authorized	400,000 00

#### 

Value of lands mortgaged	\$208,635
Buildings (insured for \$74,250	74,250
	\$282 88E

BANK STOCKS	_		Par Value.	Market Value.
		New Haven	\$10,300 00	\$15,450 00
Second	"	"	20,000 00	28,000 00
Merchants	66	"	12,550 00	15,060 00
N. H. Coun	ity "	"	12,440 00	16,172 00

	Par Value.	Market Value.	
New Haven National, N. Haven,	\$9,300 00	\$14,415 00	
Yale " "	20,000 00	24,000 00	
American Ex. " New York.	10,000 00	14,000 00	
Commerce " " .	5,000 00	8,900 00	
RAILROAD STOCKS—			
New York, New Haven & Hartford	10,000 00	21,200 00	
Shore Line (Conn.)	7,700,00	12,859 00	
Chicago, Burlington & Quincy	11,000 00	15,015 00	
Chicago, Rock Island & Pacific	10,000 00	12,650 00	
Housatonic, preferred	6,000 00	7,920 00	
RAILROAD BONDS.—			
Northampton consolidated 6 p. c	15,000 00	17,550 00	
Holyoke & Westfield 7 p. c	7,000 00	7,630 00	
Minn. & St. L. (Iowa div.) 7 p. c.	4,000 00	4,720 00	
Chic. & St. Paul (Dub. div.) 6 p. c.	5,000 00	5,750 00	
C. & St. Paul (C. & Mil. div.) 7 p. c.	7,000 00	9,240 00	
C. & St. Paul (River div.) 7 p. c	3,000 00	4,020 00	
Mahoning Coal (L. S. guar.) 5 p. c.	10,000 00	10,450 00	
Chicago, Burlington & Northern	1,000 00	1,045 00	
MISCELLANEOUS—			
New Haven Water Co. stock	7,850 00	15,307 50	
Jersey City bonds, 6 p. c	7,000 00	7,700 00	
Housatonic Rolling Stock	10,000 00	10,000 00	
Totals	\$221,140 00	\$299,053 50	\$299,053 50

#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
N. H. & Northampton R. R. bs.	\$4,000	\$4,680		
Second Nat. Bank, New Haven.	2,500	3,500		
Tradesmen's Nat. Bk., "	2,500	3,750	\$8,000	
F. H. &. Westville H. R. R. stk.	2,500	3,300	-	
New Haven Water Co. stock	1,400	2,730	2,000	
City Bank stock, New Haven	2,300	2,760		
Mechanics Bank, "	360	432	6,500	
N. Y. Produce Exchange Bk. stk.	4,500	5,175		
C. C. C. & I. R. R	10,000	6,450 \		
St. Louis, Ark. & Tex. R. R	7,500	1,875 }	6,000	
Totals	\$37,560	\$34,652	\$22,500	22,500 00
Cash in Company's principal office		<b></b>		118 39
Cash deposited in bank				38,227 92
Interest due and accrued on stocks				1,363 00
Interest due and accrued on collat				45 83
Gross premiums in due course of				32,369 27
Bills receivable, marine and inland				3,703 00
Reinsurance due				274 14
Assets of the Company at	their actual	value		\$508,848 37

#### III. LIABILITIES.

Losses adjusted and unpaid  Losses reported and unadjusted  Losses resisted	\$7,795 19,524 1,500	64		
Total amount of unpaid losses	28,820	52		
Deduct reinsurance	171	53		
Net amount of unpaid losses			\$28,648	99
Unearned premiums on risks, one year or less				
Unearned premiums on risks, more than one year	40,793	82		
Unearned premiums on inland risks	3,370	14		
Unearned premiums on marine risks	19,053	29		
Unearned premiums as computed above			173,833	58
Commissions and brokerage			5,062	14
Interest paid in advance	• • • • • • •		588	12
Total liabilities, except capital stock and surpl			\$208,132	83
Capital stock			200,000	00
Surplus beyond all liabilities	• • • • • • • •		100,715	54
Total liabilities, including capital and surp	plus		\$508,848	37

#### IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.		
Premiums received in cash	\$292,489 16	\$58,241 51		
Deduct reinsurance, rebate, abate-				
ments, and return premiums	38,322 60	5,273 99		
Actual cash premiums	\$254,166 56	\$52,967 52	\$307,134	08
Notes received for premiums remaining		\$3,539 50		
Interest on mortgages of real estate			2,235	17
Interest on loans and bonds, and divide	ends on stocks		19,425	32
All other sources			11	75
Actual cash income			\$328,806	32

### V. EXPENDITURES DURING THE YEAR

Amt. paid for losses (including \$21,-	Fire. M	Iarine and Inland.	
260.36 occurring in previous yrs.) Deduct salvages and reinsurance	148,239 39 7,195 82	\$51,755 81 3,311 48	
Net amount paid for losses.	\$141,042 57	\$48,444 33	\$189,486 90
Cash dividends			16,000 00
Commissions and brokerage			55,529 89
Salaries and fees			25,663 61
Taxes	· · · · · · · · · · · · · · · · · · ·		2,506 77
Actual cash expenditure			\$289,187 17

54,228 96

52,508 63

#### VI. MISCELLANEOUS.

VI. MISCELLANEOUS.						
	A	Risks and Pres	<i>niums</i> .	Α.	Premium	
In force on t	he 31st day of Dece	mber of the pr		••	1 Tempum.	٠.
ing year	·		\$21,5	01,141	\$271,277	13
Written or re	enewed during the	year	25,6	10,221	303,257	92
То	tals		\$47,1	11,362	\$574,535	05
De	duct those expired a	nd marked off	23,4	16,898	269,017	
	In force at the end	of the year	\$23,6	94,464	\$305,517	97
	Deduct amount rein	nsured	9	56,791	10,943	14
	Net amount in	force	\$22,7	37,673	\$294,574	83
			Marine an	d Inland.	Premiu	ms.
In force at t	he end of the year		\$9	36,773	\$25,793	56
	Recapitulatio	n of Fire Ris	ks and Premi	ums.		
Year written.	Term.	Amount covered.	Gross premiums	Fraction	Premium	
1886	One year or less	\$16,010,458	charged. \$221,232 66	I-2	\$110,616	
1884		1,034,783	10,702 25	1-6	1,783	~~
1885	Three years	1,234,904	12,447 08	1-2	6,223	
1886	<b>S</b>	1,349,865	16,181 83	5-6	13,484	
1882	)	477,955	4,905 49	1-10	490	
1883		558,108	5,576 11	3-10	1,672	83
1884	Five years	468,350	5,366 17	I-2	2,683	08
1885		721,941	8,435 54	7-10	5,904	87
1886	j	875,050	9,487 08	9-10	8,538	37
1877	Ten years	6,250	240 62	I-20	12	03
То	tals	\$22,737,673	\$294,574 83		\$151,410	15
Premiums re	eceived since the orga	anization of the	e Company	;	\$4,397,575	29
	since the Company				3,077,589	33
	nds paid stockholders				326,281	00
Stock divide	ends declared				50,000	00
Stock owned	l by directors at par	value			40,700	00
	rred during the yes					
	\$46,177.66)				195,847	
	ned to stockholders a				28,000	
Amount loai	ned to officers and di	rectors	• • • • • • • • • • • • • • • • • • • •		50,000	00
Business in Connecticut, 1886.						
Fire, marine	, and inland risks				\$6,468,578	00
	cceived				80,556	
						-

Losses paid.....

Losses incurred.....



### MUTUAL FIRE

# INSURANCE COMPANIES

OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-MENTS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1886.



#### DANBURY MUTUAL FIRE INSURANCE COMPANY.

#### DANBURY, CONN.

#### Commenced Business, 1850.

F. S. WILDMAN, President.

GEO. B. BENJAMIN, JR., Secretary.

<del></del>	
I. ASSETS.	
Cash loaned by the Company, secured by mortgage of real estate	\$17,600 00
Eight shares Danbury National Bank	1,175 00
Loaned on 14 shares Danbury National Bank	1,300 00
Amount of all other cash loans made by the Company	500 00
Cash deposited in the Savings Bank of Danbury	2,360 17
Gross assets, except premium notes  Premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed	\$22,935 17
or collected thereon	
II. LIABILITIES.	
Gross premiums on outstanding risks	
Unearned premiums or reinsurance fund	\$694 67
Due for borrowed money	2,400 00
Gross liabilities	\$3,094 67
III. INCOME.	
Cash received for premiums	<i>\$</i> 547 57
Cash received for interest on mortgages of real estate	790 08
Interest and dividends from all other sources	3 <sup>6</sup> 4 75
Gross cash income received during the year  Premium or deposit notes liable to assessment received	\$1,702 40
during the year	
IV. EXPENDITURES.	
Commissions and brokerage	\$54 74
Salaries, fees, etc	115 00
Taxes and all other expenses	169 59
Gross cash expenditure	\$339 33

#### V. GENERAL ITEMS.

Risks outstanding at the end of the year	\$420,060	00
Premium or deposit notes liable to assessment received on outstand-		
ing risks	10,501	50
Risks written during the year (all three years)	39,925	00
Risks terminated during the year	25,375	00

#### FARMERS MUTUAL FIRE INSURANCE COMPANY,

#### SUFFIELD, CONN.

Commenced Business, January, 1853.	
SAMUEL WHITE, President. W. E. BURBAN	NK, Secretary.
I. ASSETS.	
Cash in the office of the Company	\$383 51 529 08
Gross assets	\$912 59
II. LIABILITIES.	•
Borrowed money	\$913 50
Unearned premiums or reinsurance fund	525 73
Gross liabilities	\$1,439 23
III. INCOME.	
Cash received for premiums	
Net cash received for premiums	\$50 45 2,917 38
Gross cash income	\$2,967 83

#### IV. EXPENDITURES.

Losses	\$2,350 00
Salaries, fees, etc	235 02
Taxes	11 66
Interest on borrowed money	54 00
All other payments	3 75
Gross cash expenditure	\$2,654 43

#### V. GENERAL ITEMS.

Risks outstanding at the end of the year	\$173,745 00
Premium or deposit notes liable to assessment received on outstand-	
ing risks	21,907 00
Risks written during the year	22,225 00
For the term of one year	2,125 00
For a term of more than three years	20,100 00
Risks terminated during the year	161,609 00

#### FARMINGTON VALLEY MUTUAL FIRE INSURANCE COMPANY,

#### FARMINGTON, CONN.

Commenced Business, January 31, 1854.

EDWARD NORTON, President.

RICHARD H. GAY, Secretary.

#### I. ASSETS.

Cash loaned by the Company, secured by mortgage of real estate	\$3,400	00
Keokuk and Des Moines railroad bonds, 5 per cent., par \$1,000	1,050	00
Collateral loans secured by 13 shares Bank of North America stock,		
market value, \$1,560	800	00
Cash in the office of the Company	68	91
Cash deposited in bank	1,943	59
Interest due and accrued	167	50
Gross assets of the Company, except premium notes	\$7,430	00
Premium or deposit notes held by the Company (being		
126 in number), which are liable to future assess-		
ment for payment of claims, deducting the amount		
already assessed or collected thereon \$13,668 64		

#### II. LIABILITIES.

ALL DELIVER TELLO	
Gross premiums on outstanding risks	
Unearned premiums or reinsurance fund	336 33
Taxes due and accrued	54 47
All other demands against the Company	39 20
Gross liabilities	\$430 <b>oo</b>
· ·	
III. INCOME.	
Cash received for premiums \$207 07	
Deduct amount paid for return premiums 2 25	
Net amount of cash premiums	, \$204 82
Interest on mortgages of real estate	208 25
Interest and dividends from other sources	188 57
Gross cash income	\$601 64
Premium or deposit notes liable to assessment received	
during the year	
IV. EXPENDITURES.	
Losses	505 00
Salaries and fees	27 50
Taxes	54 06
All other payments	II 44
_	
Gross cash expenditure	\$598 <b>oo</b>
V. GENERAL ITEMS.	
Risks outstanding at the end of the year	\$101,860 00
Premium or deposit notes liable to assessment received on outstanding	
risks	13,668 64
Risks written during the year (all for three years)	33,490 00
Risks terminated during the year	32,240 00
Losses occurring during the year	505 00
3 8 7	J-J

#### GREENWICH MUTUAL FIRE INSURANCE COMPANY.

#### GREENWICH, CONN.

#### Commenced Business, November, 1855.

THOMAS A. MEAD, President.	OHN DAYTON,	Secretary.
I. ASSETS.  Cash deposited in banks		\$5,452 95 957 22
Gross assets, except premium notes  Premium or deposit notes held by the Company (being 215 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon	15,633 53	\$6,410 17
II. LIABILITIES.		
Losses unsettled		None.
Unearned premiums or reinsurance fund		\$1,215 84
Return premiums due or to become due		84 28
All other demands against the Company		190 00
Gross liabilities		\$1,490 12
III. INCOME.		
Cash received for premiums  Deduct amount paid for return premiums	\$955 17 84 28	
Net cash received for premiums		<b>\$870 89</b>
Interest and dividends		208 06
Gross cash income		\$1,078 95
IV. EXPENDITURES.		
Losses	• • • • • • • •	None.
Salaries, fees, etc		\$150 00
Taxes		47 44
Rents		25 00 15 00
Gross cash expenditure		\$237 44

#### V. GENERAL ITEMS.

Risks outstanding at the end of the year  Premium or deposit notes liable to assessment received on outstand-	\$308,524 00
· · · · · · · · · · · · · · · · · · ·	(
ing risks	15,633 53
Risks written during the year	130,343 00
For the term of one year	13,550,00
For a term of more than one and not more than three years	32,923 00
For a term of more than three years	83,870 00
Risks terminated during the year	116,696 00
Losses occurring during the year	None.

#### HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, 1831.

WM. E. SUGDEN, President.

WM. A. ERVING, Secretary.

#### I. ASSETS.

	-	4 -
36	Par Value.	Market Value.
MUNICIPAL BONDS—		
Hartford, town, 4½ p. c	<i>\$</i> 36,000 00	\$36,0 <b>0</b> 0 00
Hartford, city, water	34,000 00	35,020 00
Middletown, city, water	4,000 00	4,000 00
RAILROAD STOCKS AND BONDS—		
Chicago, Burlington & Quincy	28,600 00	35,750 00
N. Y., N. H. & H	20,000 00	41,000 00
Pennsylvania	12,250 00	12,250 00
Chicago, Rock Island & Pacific	15,000 00	17,550 00
Rensselaer & Saratoga	5,000 00	.6,100 00
Hartford & Conn. Western	1,200 00	400 00
Peoria & Bureau Valley	17,800 00	23,140 00
Chicago & South Western bonds.	20,000 00	21,100 00
H. R. & P. C. bonds	10,000 00	11,500 00
Pitts., Ft. Wayne & Chi. stock	20,000 00	26,000 00
Morris & Essex bonds	12,000 00	13,800 00
Baltimore & Ohio bonds	5,000 00	5,000 00
Winona & St. Peter bonds	15,000 00	17,250 00
Bank Stocks-		
Ætna National	700 00	756 00
Hartford National	7,100 00	10,650 00

	Par Value.	Market Value.	
American National	\$4,000 00	\$4,800 00	
National Exchange	2,900 00	3,480 00	
Phœnix National	1,800 00	2,322 00	
Mercantile National	600 00	600 00	
Charter Oak National	400 00	532 00	
MISCELLANEOUS—			
Hartford Steam Boiler Inspection			
and Insurance Co	5,000 00	9,000 00	
Totals	\$278,350 00	\$338,000 00	\$338,000 00
Cash in the office of the Company			689 65
Cash deposited in bank			25,151 89
Cash due the Company from agents fo			-5,-5- 09
course of transmission			2,267 80
Gross assets, except premium			\$366,109 34
Premium or deposit notes held by the C			
14,781 in number) which are li			
assessment for payment of claims,	deducting the		
amount already assessed or collected	ed thereon	\$249,421 20	
II. LI	ABILITIES.		
Losses adjusted and unpaid			\$1,000 00
Losses reported and unadjusted			200 00
Gross premiums on outstanding risks			
Unearned premiums or reinsurance fun			63,670 36
Taxes due and accrued			2,474 32
All other demands against the Company			100 00
		_	
Gross liabilities		•••••	\$67,444 68
111	INCOME		
Cash received for premiums	INCOME.	440.055.00	
Deduct amount paid for return premiun	ıs	700 20	
Net amount of cash premiums			\$41,648 83
Interest and dividends			18,409 79
All other sources			<sub>e</sub> 390 00
Gross cash income			\$60 448 62
Premium or deposit notes liable to asses			**************************************
		<i>p</i> -49,4	
IV EVI	ENDITURES		
			#=== C C=
Losses			\$10,576 65
Brokerage and commissions			6,001 68
Salaries, fees, etc			6,200 00
Taxes			2,249 63
Rents			8co oo
All other payments			1,804 53
Gross cash expenditure			\$27,632 49

#### V. GENERAL ITEMS.

Risks outstanding at the end of the year	\$23,371,370	OI
Premium or deposit notes liable to assessment received on outstand-		
ing risks	249,421	20
Risks written during the year	8,026,715	33
For a shorter term than one year	24,600	00 (
For the term of one year	109,353	00
For a term of more than one and not more than three years	7,612,259	83
For a term of more than three years	280,232	50
Losses occurring during the year	11,444	63
Risks terminated during the year	7,584,238	12

## LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

#### LITCHFIELD, CONN.

Commenced Business, June, 1833.

ABIJAH CATLIN,	President.	Henry	w.	Wessells,	Secretary

#### I. ASSETS.

Value of real estate owned by the Company	\$1,200 00
---	------------

200000 0000 200000	oterica by the	company.	
HAVE COLUMN AND COLUMN DOWNS	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States 4 p. c	\$27,500 00	\$35,170 00	
Missouri	1,000 00	1,000 00	
MUNICIPAL BONDS—			
New, Britain	2,000 00	2,000 00	
Hartford city	4,000 00	4,000 00	
Hebron	1,000 00	1,000 00	
Norfolk	10,000 00	10,000 00	
Greenwich	1,000 00	1,000 00	
Hartford	1,000 00	1,000 00	
RAILROAD BONDS—			
New Haven & Northampton	3,000 00	3,150 00	
Harlem	5,000 00	6,750 00	
Northwestern	1,000 00	1,350 00	
Chicago, Milwaukee & St. Paul	2,000 00	2,340 00	
Chi., Mil. & St. Paul, Min. Pt. Ex.	2,000 00	2,100 00	
Totals	\$60,500 00	\$70,860 00	70,860 oc

LITCHFIELD MUTUAL FIRE INSURANCE COMPAN	y. 57
Cash loaned by the Company, secured by mortgage of real estate	\$5,450 00
All other cash loans	5,500 00
Cash in the office of the Company	323 00
Cash in bank	9,386 15
Cash due for premiums collected and in course of transmission	736 27
Interest due and accrued	406 41
Gross assets	\$93,861 83
Amount of premium or deposit notes liable to assessment	None.
II. LIABILITIES.	
Losses reported and unadjusted	\$600 oo
Losses resisted.	50 00
Cash premiums on outstanding risks \$15,899 18	
Unearned premiums taken at 50 per cent	7,949 59
Taxes	613 54
Rents	50 00
Gross liabilities	\$9,263 13
III. INCOME.	
Cash received for premiums	
Deduct amount paid for return premiums 25 00	
Net amount of cash premiums	\$5,678 83
Interest on mortgages of real estate	454 79
Interest and dividends from other sources	3,561 70
Rents	125 73
Gross cash income	\$9,821 05
IV. EXPENDITURES.	
Losses	\$6,824 57
Brokerage and commissions	471 36
Salaries aud fees	1,000 00
Taxes	620 95
Interest	30 00
Rents	130 12
All other payments	50 00
Gross cash expenditure	\$9,127 00
V. GENERAL ITEMS.	
Risks outstanding at the end of the year	\$4,463,628 50
Premium or deposit notes liable to assessment on outstanding risks	None.
Risks written during the year	1,585,697 50
For a shorter term than one year	2,150 00
For the term of one year.	8,600 00
For a term of more than one and not more than three years	1,574,947 50
Risks terminated during the year	1,415,817 50
Losses occurring during the year	7,474 57

#### MADISON MUTUAL FIRE INSURANCE COMPANY.

#### MADISON, CONN.

#### Commenced Business, October 8, 1855.

JOHN N. CHITTENDEN, President. WM. S	S. Hull, Secretary.
I. ASSETS.	
Cash loaned by the Company, secured by mortgage on real est	tate \$2,990 00
All other cash loans	
Cash in the office of the Company	169 71
Cash in bank.	
Amount due for premiums unpaid	
Interest due and accrued	275 18
Gross assets, except premium notes  Premium or deposit notes held by the Company (being 329 in number) liable to future assessment for payment of claims, deducting the amount already	\$6,453 53
assessed or collected thereon\$24,0	73 75
II. LIABILITIES.	
Gross premiums on outstanding risks \$1,2	
Unearned premiums, taken at 50 per cent	
Taxes due and accrued	
All other demands against the Company	55 48
Gross liabilities	\$705 72
III. INCOME.	
Cash received for premiums	
Interest on mortgages of real estate	
Interest and dividends from other sources	
Gross cash income	
Premium or deposit notes liable to assessment \$3,2	53 00
IV. EXPENDITURES.	
Losses	None.
Salaries and fees	\$49 48
Taxes	42 36
All other payments	10 00

Gross cash expenditure.....

\$101 84

#### V. GENERAL ITEMS.

Risks outstanding at the end of the year	\$261,360 00
Premium or deposit notes liable to assessment received on outstand-	
ıng risks	24,073 75
Amount of risks written during the year	30,325 00
Amount of risks terminated during the year	29,825 00

#### MIDDLESEX MUTUAL ASSURANCE COMPANY,

MIDDLETOWN, CONN.

Commenced Business, June 13, 1836.

O. VINCENT COFFIN, President.

C. W. HARRIS, Secretary.

#### I. ASSETS.

Real estate owned by the Company	\$30,000 00
Cash loaned by the Company, secured by mortgage of real estate	25,000 00

	Par Value.	Market Value.
United States Bonds—		
U. S. funded loan, 1891, reg. 4½ p.c.	\$10,000 00	\$11,050 00
MUNICIPAL AND COUNTY BONDS—		
Middletown town, untax., 41/2 p. c.	25,000 00	25,750 00
Middletown " 6 p. c	12,000 00	12,480 00
Middletown " 6 p. c	10,000 00	10,500 00
Middletown " 7 p. c	20,600 00	23,072 00
Chatham " " 7 p. c	4,000 00	4,480 00
Middlefield " " 6 p. c	17,500 00	18,200 00
Portland " " 6 p. c	8,000 00	8,320 00
Portland " " 7 p. c	7,000 00	7,840 00
Hebron " 6 p. c	5,000 00	5,200 00
Kansas City, Mo., city, 8 p. c	5,000 00	5,500 00
Jersey City, N. J., city, 7 p. c	10,000 00	11,000 00
Jersey City, N. J., city, 7 p. c	15,000 00	16,500 00
Evansville, Ind., city, 7 p. c	5,000 00	5,000 00
Burlington, Ia., 5 p. c	5,000 00	5,000 00
Douglas Co., Neb., c't house, 6 p. c.	10,000 00	10,800 00
Nebraska Loan & Trust Co., 6 p. c.	25,000 00	25,000 00
Railroad Bonds—		
D. & H. Canal Co. reg. 7 p. c	10,000 00	14,000 00
Norwich & Worcester 6 p. c	5,000 00	5,850 00

	Par Value.	Market Value.		
Chicago, Burl. & Quincy 5 p. c	\$5,000 00	\$5,450 00		
Terre Haute & Logansport 6 p. c.	5,000 00	5,750 00		
Columbus, H. Valley & Toledo	10,000 00	8,600 00		
Chicago, Burlington & Northern	2,500 00	2,600 00		
RAILROAD STOCKS—		0		
N. Y. Central & Hudson River	20,000 00	22,800 00		
Chicago, Rock Island & Pacific	20,000 00	25,200 00		
N. Y., N. H. & Hartford	20,000 00	44,000 00		
Chicago, Burlington & Quincy	25,000 00	34,000 00		
Chicago & Northwestern, com Chicago & Northwestern, pref	20,000 00	23,000 00		
BANK STOCKS—	20,000 00	28,000 00		
Middletown National, Middletown	12,750 00	17 000 00		
Middlesex Co. " "	8,500 00	17,000 00		
Central " "	2,250 00	8,925 oo 3,000 oo		
American Ex. " New York	5,500 00	•		
First National, Middletown	15,000 00	7,425 00 15,000 00		
Totals	\$400,600 00	\$476,292 00	\$476,292 00	
Loans	on Collateral.			
P	ar Val. Market	Val. Amt. Loaned		
St. Louis & I. M.R.R. 2d m. 7 p.c.	\$1,000 \$1,10	00 \$500	500 00	
Cash deposited in the First National Ba	ank		21,446 66	
In the Middletown Savings Bank.			5,826 84	
In the Farmers & Mechanics Savin			1,451 49	
Cash due the Company from agents fo	r premiums col	lected and in	7.5	
course of transmission			6,132 78	
		_		
Gross assets, except premium	notes	• • • • • • • • • • •	\$566,649 77	
II. L	ABILITIES.			
Losses reported and unadjusted			None.	
Losses resisted			\$750 00	
Gross premiums on outstanding risks			0 .	
Unearned premiums taken at 50 per ce	nt	• • • • • • • • • • • • • • • • • • • •	118,105 32	
Taxes due and accrued	• • • • • • • • • • • • • • • • • • • •		3,381 06	
Gross liabilities		:	\$122,236 38	
III.	INCOME.			
Cash received for premiums		\$67,287 32		
Deduct amount paid for return premiur	ns	3,960 26		
Net cash premiums			\$63,327 06	
Interest and dividends			26,935 46	
Rents				
			2,005 22	
	• • • • • • • • • • • • • • • • • • • •		2,005 22	
	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	2,005 22 \$92,267 74	
Premium or deposit notes liable to ass	essment receive	ed during the	\$92,267 74	
	essment receive	ed during the		

4,318,114 75 "

24,933 33

9,115,394 16

#### IV. EXPENDITURES.

Losses	\$25,183 33
Commissions and brokerage	8,839 92
Salaries, fees, etc	8,216 66
Premiums on securities purchased	883 51
Taxes	3,831 72
All other payments	3,654 35
Gross cash expenditure	\$50,609 49
V. GENERAL ITEMS.	
v. GENERAL ITEMS.	
Risks outstanding at the end of the year	\$30,477,976 05
Risks outstanding at the end of the year	
Risks outstanding at the end of the year	
Risks outstanding at the end of the year	
Risks outstanding at the end of the year.  Premium notes or liens liable to assessment received on outstanding risks.	None.
Risks outstanding at the end of the year.  Premium notes or liens liable to assessment received on outstanding risks	None. 236,210 64

For a term of more than one and not more than three years.... 4,865,465 74

For a term of more than three years.....

Risks terminated during the year.....

#### MUTUAL ASSURANCE COMPANY OF THE CITY OF NORWICH.

NORWICH, CONN.

Commenced Business, 1794.

ASA BACKUS, Secretary.

#### I. ASSETS.

United States Bonds—	Par Value.	Market Value.	
United States 4½ p. c	\$2,200 00	\$2,420 00	
BANK STOCKS-			
Norwich National	5,700 00	5,700 00	
Merchants National	400 00	400 00	
First National	300 00	300 00	
Totals	\$8,600 00	8,820 00	\$8,820 00

Cash deposited in the Merchants National Bank	<b>\$62</b> 55
In the Norwich Savings Society	2,400 00
In the Chelsea Savings Bank	1,000 00
Gross assets.	\$12,282 55
Premium notes	" 7 33
II. LIABILITIES.	
Gross premiums on outstanding risks \$559 34	
Unearned premiums or reinsurance fund	\$279 67
Taxes	101 84
All other demands against the Company	648 96
Gross liabilities	\$1,030 47
	#-7-3- 47
III. INCOME.	
Cash received for premiums	<b>\$559</b> 34
Interest and dividends	513 00
Gross cash income	\$1,072 34
	#-7-7- 31
IV. EXPENDITURES.	
Losses	\$915 82
Salaries, fees, etc	200 00
Taxes	101 84
All other payments	16 75
Gross cash expenditure	\$1,234 41
Gross cash expenditure	ψ*,234 41
V. GENERAL ITEMS.	
Risks outstanding at the end of the year	\$212,315 00
Risks written during the year	212,315 00
For the term of one year	212,315 00
Risks terminated during the year	217,490 00

#### MUTUAL FIRE INSURANCE COMPANY OF HARWINTON.

#### HARWINTON, CONN.

#### Commenced Business, July, 1856.

Commenced Dusiness, July, 1030.				
CHARLES H. BARBER, President.	DAVID BIRGE,	Secretary.		
I. ASSETS.				
Cash in office of Company	13,283 30	\$103 91		
aneady assessed or confected thereon	13,203 30			
II. LIABILITIES.				
None.				
III. INCOME.				
Cash received for interest and policy fees		\$154 00		
Assessments		339 03		
Claims for money due		111 58		
Premium on deposit notes liable to assessment received				
during the year				
Gross cash income		\$604 61		
IV. EXPENDITURES.				
Losses		\$300 00		
Taxes		10 00		
Salaries, fees, etc		99 00		
All other payments		7 33		
Gross cash expenditure		\$416 33		
V. GENERAL ITEMS.				
Risks outstanding at the end of the year		97,875 00		
ing risks		4,910 00		
Amount of risks written during the year (all for five years		08,380 00		
Amount of risks terminated during the year		63,180 00		
Losses occurring during the year		100 00		

#### NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY,

#### NORWICH, CONN.

#### Commenced Business, July, 1840.

E. F. PARKER, President.		J. F. WILLIAMS,	Secretary.
I.	ASSETS.		
Stocks and Bonds	owned by the	Company.	
D 0	Par Value.	Market Value.	
Bank Stocks—			
Hanover National, New York	\$5,000 00	\$7,850 00	
American Exchange Nat., N. Y	4, <b>0</b> 00 00	5,400 00	
National Park, "	4,000 00	6,680 00	
Merchants Exchange Nat., "	600 00	624 00	
Nat. Bank of Commerce, "	1,000 00	1,780 00	
Corn Exchange, "	2,000 00	3,700 00	
Bank of America, "	1,000 00	1,700 00	
Shetucket National, Norwich	4,335 00	255 00	
Merchants " "	300 00	300 00	
MISCELLANEOUS—			
Norwich City Gas Co	9,550 00	10,696 00	
N. L. N. R. R. Co	3,000 00	3,300 00	
Great Western Ins. Co., New York	600 00	I20 00	
Real estate mortgage bonds	6,000 00	6,000 00	
Demand note	1,676 97	1,789 68	
Totals	\$43,061 97	\$50,194 68	\$50,194 68
Cash in the office of the Company			182 55
Deposited in the Second National Ban			7,135 01
In the Chelsea Savings Bank			8,514 96
In the Dime Savings Bank			5,855 40
In the Norwich Savings Society			7,658 93
Cash due for premiums collected and in			None.
Gross assets			\$79,54I 53
Premium notes liable to assessment			· 12:51- 33
II. L	IABILITIES.		
Gross premiums on outstanding risks			
Unearned premiums or reinsurance f	und	· · · · · · · · · · · · · · · · · · ·	\$9,949 52

6,016 83

III. INCOME.	
Cash received for premiums \$7,208 39	)
Deduct amount paid for return premiums 135 68	,
Net cash premiums	\$7,072 71
Interest and dividends	3,466 38
Gross cash income	\$10,539 09
IV. EXPENDITURES.	
Losses	\$6,016 83
Commissions and brokerage	1,046 95
Salaries, fees, etc	
Taxes	578 01
Rents	
All other payments	786 92
Gross cash expenditure	\$9,903 71
V. GENERAL ITEMS.	
Risks outstanding at the end of the year	\$3,143,604 41
Risks written during the year	1,157,158 75
For a shorter term than one year	9,625 00
For the term of one year	94,175 00
For a term of more than one and not more than three years	694,905 00
For a term of more than three years	358,453 75
Risks terminated during the year	782,381 00

Losses occurring during the year.....

#### ROCKVILLE MUTUAL FIRE INSURANCE COMPANY.

#### ROCKVILLE, CONN.

#### Commenced Business, September 7, 1869.

,,	7,,
GEORGE MAXWELL, President.	A. T. BISSELL, Secretary.
I. ASSETS.	
Cash loaned by the Company as per schedule	,
Cash in office of Company	
Cash deposited in bank	
Due the Company for office and other premiums unpaid of collection	
Gross assets, except premium notes  Premium or deposit notes held by the Company (being	
375 in number) which are liable to future assess-	
ment for payment of claims, deducting the amount	
already assessed or collected thereon	\$9,923 70
II. LIABILITIES.	
	* 6 0
Gross premiums on outstanding risks	
actual gross premiums on outstanding risks	•
III. INCOME.	
Cash received for premiums	\$720 57
Interest and dividends	305 35
Gross cash income	
Premium or deposit notes liable to assessment	\$3,749 <b>°</b> 5
IV. EXPENDITURES	
Losses	
Brokerage and commissions	
Taxes	47 38
All other payments	14 70
Gross cash expenditure	\$430 13
V. GENERAL ITEMS	S
Risks outstanding at the end of the year	\$302,562 00
Duamium on descrit mater lights to account of the	

Premium or deposit notes liable to assessment received on outstanding risks.....

9,923 70

Risks written during the year	\$120,227 00
For a shorter term than one year	1,000 00
For the term of one year	10,450 00
For a term of more than one and not more than three years	68,462 00
For a term of more than three years	40,315 00
Risks terminated during the year	79,247 00
Losses occurring during the year	260 00

#### STATE MUTUAL FIRE INSURANCE COMPANY.

#### HARTFORD, CONN.

Commenced Business, October, 1867.

RALPH GILLETT, President.

ISAAC CROSS, JR., Secretary.

#### I. ASSETS.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
Hartford, city water	\$1,000 00	\$1,130 00	
Hartford, city water	2,000 00	· 2,200 <b>0</b> 0	
BANK STOCKS—			
Farmers & Mechanics	200 00	220 00	
Shoe & Leather National	300 00	420 00	
Importers & Traders National	500 00	1,550 00	
First National of Hartford	600 00	618 00	
Fourth National, New York	800 00	1,120 00	
Mercantile National	1,000 00	970 00	
Security Company	1,000 00	1,350 00	
Phœnix National	1,400 00	1,862 00	
Ætna National	2,200 00	2,530 00	
American National	1,250 00	1,825 00	
National Exchange	3,250 00	4,355 00	
RAILROAD STOCKS—			
Hartford & Conn. Western	600 00	300 00	
Rensselaer & Saratoga	1,000 00	1,700 00	
N. Y., N. H. & Hartford	1,000 00	2,250 00	
Chicago, Burlington & Quincy	2,200 00	3,036 00	
Pittsburg & Fort Wayne	3,000 00	4,200 00	
New York Cen. & Hudson River.	3,500 00	4,025 00	
MISCELLANEOUS—			
Hartford City Gaslight Co., stock	800 00	1,120 00	
Totals	\$27,600 00	\$36,781 00	\$36,781 00

Cash loaned by the Company, secured by mortgage of real estate	\$2,600 00
Cash in the office of the Company	224 02
Cash deposited in the National Exchange Bank	958 53
Cash due for premiums collected and in course of transmission	387 81
Amount due for unpaid office premiums	205 22
Interest due or accrued	75 00
Gross admitted assets, except premium notes	\$41,231 58
Other assets, office furniture (not admitted) \$288 00	
Premium or deposit notes held by the Company (being	
3,086 in number) liable to future assessment for	
payment of claims, deducting the amount already	
assessed or collected thereon \$42,518 88	
II. LIABILITIES.	
Gross premiums on outstanding risks \$21,053 27	
Unearned premiums, taken at 50 per cent	\$10,629 72
Taxes due and accrued	311 40
-	
Gross liabilities	\$10,941 12
III. INCOME.	
Cash premiums	
Deduct for return premiums and reinsurance 346 16	
Not amount of each promiums	# 9 ( -
Net amount of cash premiums	\$9,028 64
Interest and dividends from other sources.	188 00
-	1,844 50
Gross cash income	\$11,061 14
Premium or deposit notes liable to assessment received	
during the year	
IV. EXPENDITURES.	
Losses	\$3,027 47
Brokerage and commissions	852 12
Salaries, fees, and rents	<b>4,</b> 466 67
Taxes	301 68
All other payments	1,100 78
Gross cash expenditures	\$9,748 72
v. general items.	
	#= 6== 6=6 ==
Risks outstanding at the end of the year	\$3,620,676 00
ing risks	42,518 88
Amount of risks written during the year	1,464,538 00
For a term of one year or less	2,575 00
For the term of one year	364,615 00
For a term of one and not more than three years	1,095,348 00
For a term of more than three years	2,000 00
Amount of risks terminated during the year	1,321,444 00
Losses occurring during the year	3,027 47

#### TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY.

#### TOLLAND, CONN.

#### Commenced Business, 1828.

LUCIUS S. FULLER, President. EDWARD E. FULLER, Secretary.

Stocks,	Bonds	and	Securities	owned	Бу	the	Company.
			-555577 77755	0 00 110 00	~,		- Company

n a	Par Value.	Market Value.		
BANK STOCKS—				
Rockville National	\$8,600 00	\$8,800 00		
First National, Rockville	10,000 00	11,600 00		
Stafford National	7,600 00	8,233 00		
Deposit Book Savings, Tolland	2,000 00	2,000 00		
Deposit Book Savings, Rockville	2,000 00	2,000 00		
Deposit Book Savings, Stafford	2,900 00	2,000 00		
Deposit Book People's, Rockville.	2,000 00	2,000 00		
Totals	\$34,200 00	\$36,633 00	\$36,633 00	
Value of real estate owned by the Comp	any unencumb	ered	6,700 00	
Cash loaned by the Company, secured b	23,600 00			
All other cash loans made by the Comp	3,292 35			
Cash on hand in Company's office				
Cash deposited in savings banks			8,202 29	
Interest due and accrued			1,500 00	
Gross assets, except premium			\$83,459 36	
Premium or deposit notes held by the Co	1 1 0			
7,795 in number) liable to future a				
payment of claims, deducting the a		#		
assessed or collected thereon		\$290,237 OO		

#### II. LIABILITIES.

Losses adjusted and unpaid  Losses reported and unadjusted	None.
Gross premiums on outstanding risks \$80,791 29	
Unearned premiums taken at 50 per cent	\$40,395 65
Taxes due and accrued	625 95
Gross liabilities	\$41,021 60

#### . III. INCOME.

Cash received for premiums \$27,573 36  Deduct amount paid for return premiums 1,314 16	
Net amount of cash premiums	\$26,259 20
Interest on mortgages of real estate	954 47
Interest and dividends from other sources	2,412 44
Rents	* 223 68
All other sources	352 22
Gross cash income	
Premium or deposit notes liable to assessment received	" 3 ,
during the year	
IV. EXPENDITURES.	
Losses	\$20,607 92
Brokerage and commissions	3,949 91
Salaries and fees	2,434 00
Taxes	610 30
All other payments	2,866 52
Gross cash expenditure	\$30,468 65
V. GENERAL ITEMS.	
Risks outstanding at the end of the year	\$9,693,901 61
Premium or deposit notes liable to assessment received on outstand-	
ing risks	290,237 00
Amount of risks written during the year	3,126,918 76
For a shorter term than one year	70,761 49
For the term of one year	633,534 00
For a term of one and not more than three years	1,405,004 52
For a term of more than three years	1,017,618 75
Amount of risks terminated during the year	3,084,877 15
Losses occurring during the year	17,857 24

#### WASHINGTON MUTUAL FIRE INSURANCE COMPANY,

#### WASHINGTON, CONN.

### Commenced Business, March, 1862. C. H. MASON, President. S. J. LOGAN, Secretary.

	J. 2001111, 200101111/J.
I. ASSETS.	
Cash in Company's office	\$376 68
Due the Company for premiums unpaid and in course of colle	
Gross assets, except premium notes  Premium or deposit notes held by the Company (being	\$416 08
272 in number) which are liable to future assess- ment for payment of claims, deducting the amount	,
already assessed or collected thereon \$14,	906 36
II. LIABILITIES.	
Gross premiums on outstanding risks	\$810 95
Unearned premiums taken at 50 per cent	
Gross liabilities	\$405 48
III. INCOME.	
Cash received for premiums during the year	
Gross cash income	
received during the year \$6,	281 52
IV. EXPENDITURES.	
Losses	None.
Salaries, fees, etc	\$50 88
Gross cash expenditure	\$50 88
V. GENERAL ITEMS.	
Risks outstanding at the end of the year	
ing risks	
Cash deposits received on outstanding risks	
Risks written during the year	
Risks terminated during the year	215,920 00
· ·	

#### WINDHAM COUNTY MUTUAL FIRE INSURANCE COMPANY.

#### BROOKLYN, CONN.

#### Commenced Business, 1826.

DAVID GREENSLIT, President.

JOHN PALMER, Secretary.

#### I. ASSETS.

Stocks, Bonds and Securities owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
City of Hartford, additional water.	\$4,000 00	\$4,000 00	
City of Norwich, s. f., 5 p. c	5,000 00	5,000 00	
Town of Hartford 4½ p. c	6,000 00	6,000 00	
RAILROAD BONDS—			
Chicago & Northwestern	6,000 00	8,400 00	
Union Pacific	2,000 00	2,280 00	
St Paul & Sioux City	5,000 00	6,000 00	
St. Louis, Kansas City & Northern.	5,000 00	4,500 00	
BANK STOCKS—			
Windham County National	7,700 00	7,700 00	
Chelsea Savings Bank Book	1,530 28	1,530 28	
Brooklyn Savings Bank Book	1,069 14	1,069 14	
Totals	\$43,299 42	\$46,479 42	\$46,479 42
Cash loaned by the Company			1,700 00
Cash in the office of the Company			6 28
Cash deposited in Windham County Na	ational Bank		12,663 55
Cash due the Company from agents fo	r premiums co	llected and in	
course of transmission			1,528 45
Gross assets, except premium	notes		\$62,377 70
Premium or deposit notes held by the C			
-in number), which are liable to	o future assess-	. 1	
ment for payment of claims, deduct	ing the amount		
already assessed or collected thereo	on	\$269,836 25	
. II. LI	ABILITIES.		
Losses adjusted and unpaid			\$550 00
Gross premiums on outstanding risks		\$53,967 25	
Unearned premiums or reinsurance fu	ind, taken at 50	per cent. of	
actual gross premiums on outstandi	ng risks		26,983 63
Gross liabilities			\$27,533 63

#### III. INCOME

III. INCOME.		
Cash received for premiums \$14,281 38		
Deduct amount paid for return premiums 1,032 27		
Net amount of cash premiums	\$13,249	11
Interest and dividends	2,326	52
Gross cash income.	\$15,575	
Premium or deposit notes liable to assessment \$68,092 25	#+3,3/3	03
Tremum of deposit notes made to assessment \$\pi00,092_25\$		
IV. EXPENDITURES.		
Losses	\$10,795	44
Brokerage and commissions	1,973	57
Salaries and fees	1,743	98
Taxes	455	29
Rents	100	00
All other payments	395	20
Gross cash expenditure	\$15,463	48
v. general items.		
Risks outstanding at the end of the year	\$6,688,913	00
Premium or deposit notes liable to assessment received on outstand-		
ing risks	269,836	25
Risks written during the year	1,765,551	00
For the term of one year	166,025	00
For a term of more than one and not more than three years	638,796	
For a term of more than three years	960,730	
Risks terminated during the year	1,883,005	
Losses occurring during the year	11,065	44



### CASUALTY

# INSURANCE COMPANIES

OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-MENTS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1886.



# HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO.,

#### HARTFORD, CONN.

Commenced Business, October, 1866.

Commenced Bus	iness, October	, 1800.	
J. M. ALLEN, President.		J. B. Piero	E, Secretary.
I. C	CAPITAL.		
Whole amount of joint stock or guarante	e capital author	rized	\$1,000,000 00
Whole amount of capital actually paid up	-		
. , , , ,			3,
II.	ASSETS.		
Loans on bond and mortgage (first liens	), not more the	an one year's	
interest due			221,800 00
Interest accrued on bond and mortgage I	loans		4,867 95
Value of lands mortgaged		\$716,325 00	
Buildings (insured for \$44,685	)	153,050 00	
Total			
10101		#009,373 00	
		<i>a</i> .	
Stocks and Bonds	owned by the	Company.	
United States and State Bonds—	Par Value.	Market Value.	
United States 4 p. c	\$2,000 00	\$2,500 00	
State of Connecticut 3½ p. c	100,000 00	105,000 00	
MUNICIPAL AND COUNTY BONDS-			
Abilene City, Kas., Board of Educa-	_		
tion, 6 p.c	12,000 00	12,600 00	
Solomon, Kansas, city, 7 p. c	5,000 00	5,250 00	
Evansville, Indiana, city, 7 p. c	10,000 00	10,000 00	
Council Bluffs, Iowa, city, 6 p. c	10,000 00	10,500 00	
Madrid, Iowa, school dist. 7 p. c	4,000 00	4,200 00	
Nebraska school bonds, 6 p. c	1,000 00	1,020 00	
Nebraska school bonds, 7 p. c	12,555 00	13,182 75	
Mason & Tazewell Dist., Ill., 7 p. c.	13,200 00	14,388 00	
Peoria, Ill., township, 7 p. c	5,000 00	5,600 00	
Lyon, Iowa, county, 6 p. c Atchison, Kansas, city, 6 p. c	10,000 00	10,500 00	
Oswego, Kansas, township, 6 p. c	15,000 00	15,750 00	
Kansas school, 6 p. c	7,435 00	7,583 70	
Anthony City Van David of Edu	7,435	7,503 70	

Anthony City, Kas., Board of Edu-

	Par Value.	Market Value.	
Minn. school, 7 p. c	\$1,400 00	\$1,470 00	
Albion, Nebraska, village, 7 p. c RAILROAD BONDS—	6,500 00	6,825 00	
Dayton & Western, 6 p. c	15,000 00	16,500 00	
St. Johnsbury & L. C. 6 p. c	15,000 00	16,500 00	
Mahoning Coal R. R. 5 p. c	10,000 00	10,500 00	
Cin., Van Wert & Mich 6 p. c BANK STOCKS—	10,000 00	10,500 00	
City National, Hartford	4,000 00	3,600 00	
Hartford " "	1,300 00	2,080 00	
Security, "	5,000 00	6,750 00	
RAILROAD STOCKS—			
N. Y., N. H. & H	10,000 00	22,000 00	
Chicago, Burlington & Quincy	11,000 00	14,850 00	
Totals	\$318,890 00	\$353,274 45	\$353,274 45
Cash in Company's principal office			1,384 09
Cash deposited in bank			47,973 80
Interest due and accrued on stocks			6,873 10
Gross premiums in due course of collec	tion		75,862 67
Assets of the Company at their	r actual value.		\$712,036 06
1 ,			, ,
777 7 7	LA DITT TOTTEO		
	ABILITIES.		
Losses adjusted and unpaid			\$2,850 00
Losses adjusted and unpaid Unearned premiums on risks, one year	or less	\$142,181 18	\$2,850 00
Losses adjusted and unpaid	or less	\$142,181 18 183,162 23	
Losses adjusted and unpaid	or less one year	\$142,181 18 183,162 23	325,343 41
Losses adjusted and unpaid	or less	\$142,181 18 183,162 23	325,343 41 18,965 67
Losses adjusted and unpaid	or less one year oction fees	\$142,181 18 183,162 23	325,343 41 18,965 67 2,544 90
Losses adjusted and unpaid.  Unearned premiums on risks, one year of Unearned premiums on risks, more than  Unearned premiums and inspector of the commissions and brokerage.  Return premiums.  Rents.	or less one year ction fees	\$142,181 18 183,162 23	325,343 41 18,965 67 2,544 90 450 00
Losses adjusted and unpaid	or less one year ction fees	\$142,181 18 183,162 23	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98
Losses adjusted and unpaid.  Unearned premiums on risks, one year of Unearned premiums on risks, more than  Unearned premiums and inspector commissions and brokerage.  Return premiums.  Rents.  Total liabilities, except capital Capital stock.	or less one year ction fees stock and sur	\$142,181 18 183,162 23	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00
Losses adjusted and unpaid	or less one year ction fees stock and sur	\$142,181 18 183,162 23	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98
Losses adjusted and unpaid.  Unearned premiums on risks, one year of Unearned premiums on risks, more than  Unearned premiums and inspector commissions and brokerage.  Return premiums.  Rents.  Total liabilities, except capital Capital stock.	or less one year ction fees stock and sur	\$142,181 18 183,162 23	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00
Losses adjusted and unpaid.  Unearned premiums on risks, one year of Unearned premiums on risks, more than  Unearned premiums and inspector commissions and brokerage.  Return premiums.  Rents.  Total liabilities, except capital Capital stock.  Surplus beyond all liabilities.	or less one year ction fees stock and sur	\$142,181 18 183,162 23	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00 111,882 08
Losses adjusted and unpaid.  Unearned premiums on risks, one year of Unearned premiums on risks, more than  Unearned premiums and inspector of the commissions and brokerage.  Return premiums.  Rents.  Total liabilities, except capital Capital stock.  Surplus beyond all liabilities.  Total liabilities, including	or less one year ction fees stock and sur	\$142,181 18 183,162 23	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00 111,882 08
Losses adjusted and unpaid	or less cone year ction fees stock and surp	\$142,181 18 183,162 23 plus	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00 111,882 08
Losses adjusted and unpaid.  Unearned premiums on risks, one year of Unearned premiums on risks, more than  Unearned premiums and inspector of the commissions and brokerage.  Return premiums.  Rents.  Total liabilities, except capital Capital stock.  Surplus beyond all liabilities.  Total liabilities, including	or less cone year ction fees stock and surp capital and su	\$142,181 18 183,162 23 plus	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00 111,882 08
Losses adjusted and unpaid	or less one year ction fees stock and surp capital and su DURING TH. n cash	\$142,181 18 183,162 23  colus	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00 111,882 08
Losses adjusted and unpaid	or less cone year stock and surp capital and surp curing TH. n cash , and return	\$142,181 18 183,162 23  plus  rplus  E YEAR. \$461,880 55	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00 111,882 08
Losses adjusted and unpaid	or less one year ction fees stock and surp capital and su DURING TH. n cash , and return	\$142,181 18 183,162 23  plus  rplus  E YEAR. \$461,880 55 \$26,012 24	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00 111,882 08 \$712,036 06
Losses adjusted and unpaid	or less a one year ction fees stock and surp capital and su DURING TH. n cash , and return pection fees	\$142,181 18 183,162 23  plus  rplus  E YEAR. \$461,880 55 \$26,012 24	325,343 41 18,965 67 2,544 90 450 00 \$350,153 98 250,000 00 111,882 08 \$712,036 06
Losses adjusted and unpaid	or less cone year ction fees stock and surple capital capital and surple capital capital and surple capital capital and surple capital capital capital capital capital capita	\$142,181 18 183,162 23  colus	\$435,868 31 14,909 30
Losses adjusted and unpaid	capital and surple capital capital and surple capit	\$142,181 18 183,162 23  colus	\$435,868 31 14,909 30 14,120 94

1,294 46

	V. EXPEND	ITURES DUE	RING THE	E YEAR	
Amt paid	for losses (includin	g \$2.508.75 (	occur-		
•	previous years.)			10,069 68	
_	et amount paid for le				\$40.060.68
	nds				\$40,069 68 25,000 00
	s and brokerage				96,986 43
	fees				21,358 47
					7,277 96
	expenses				127,626 99
-	yments				67,541 95
	•			-	
Ac	ctual cash expenditu	re	· • • • • • • • • • •	• • • • • • • •	\$385,861 48
	VI	. MISCELLA	NEOUS.		
	j.	Risks and Pren			
			1	ım Boiler Risks.	Premiums thereon.
	the 31st day of D				
_	year			3,415,396	\$382,892 66
Written or i	enewed during the	year	48	3,191,986	477,583 99
To	otals		\$8:	1,607,382	\$860,476 65
De	educt those expired a	and marked off.	3.	5,488,278	317,316 34
	Net amount in fo	rce	\$4	<del>б,1</del> 19,104	\$543,160 31
			,, , ,,		- ·
	apitulation of Risks		-		
Year written.	Term.	Amount covered.	Gross Premit charged.		
1886	One year or less.	\$28,620,797	\$284,362		\$142,181 18
1885	)	81,400	944	T	236 01
1886	Two years	147,100	1,581	78 3-4	1,186 33
1884	)	595,233	8,372	74 1-6	1,395 46
1885	Three years	5,325,291	77,540	75 1-2	38,7 <b>7</b> 0 37
1886	)	11,274,283	168,646	79 5-6	140,538 99
1883	)	10,000	438	00 3-10	131 40
1884	Five years	5,000	90		45 00
1885		55,000	1,033		723 67
1886	J	5,000	150	00 9-10	135 00
	otals	\$46,119,104	\$543,160		\$325,343 41
	nd inspection fees re				\$3,711,338 21
	since the Company				268,027 29
	nds paid stockholde				314,750 00
	ends declared				140,000 00
	d by the directors at				59,000 00
Losses incu	rred during the year				40,410 93
	Busi	ness in Connec	ticut. 1886.		
					\$3,962,575 00
Premiums 1	received				23,681 45
-	fees received				10,149 18
	<u>.</u> . ,				2,143 67
T acces in a	- mad				7 004 46

Losses incurred.....

# CONNECTICUT MUTUAL STEAM BOILER INSPECTION AND INSURANCE COMPANY,

#### WATERBURY, CONN.

Commenced Business, September 6, 1886.

S. H. WILLARD, President.	J. B. Spencer,	Secretary	<b>'</b> .
I. ASSETS.			
Cash in Company's office		\$68 I	00
Gross assets, except premium notes		\$681	00
Premium or deposit notes held by the Company (being 44 in number) which are liable to future assess-			
ment for payment of claims, deducting the amount			
already assessed or collected thereon	\$8,512 50		
II. LIABILITIES.			
Gross premiums on outstanding risks			
Unearned premiums taken at 50 per cent	• • • • • • • • •	\$851	25
III. INCOME.			
Premiums and inspection fees received in cash	\$1,702 50		
Interest and dividends	None.		
Gross cash income		\$1,702	50
received during the year	\$8,512 50		
IV. EXPENDITURES			
Losses		None.	
Commissions and brokerage		\$171 35	
Rent		84	50
All other payments		730	<b>o</b> 6
Gross cash expenditure	••••	\$1,021	50
V. GENERAL ITEMS			
Risks outstanding at the end of the year		\$170,250	00
ing risks		8,512	_
Risks written during the year (all for one year.)		170,250 None.	00
Risks terminated during the year		TAOHE.	

# TOBACCO GROWERS MUTUAL INSURANCE COMPANY,

#### NORTH CANAAN, CONN.

### Commenced Business, July, 1880.

LYMAN DUNNING, President.	Charles H. Brig	GS, Secretary.
	I. ASSETS.	
Cash in Company's office		None.
•		\$230 00
Cash due for premiums in course	of collection	856 41
Gross assets		\$1,086 41
	I. LIABILITIES.	
		\$2,108 00
Losses adjusted and unpaid		φ2,100 00
•	III. INCOME.	
Cash received for premiums		1,202 10
	its on premium notes	None.
Gross cash income		
IV.	EXPENDITURES.	
Losses		\$575 00
Brokerage and commissions		184 51
Salaries and fees		. 369 67
All other payments		112 62
Gross cash expenditure		\$1,241 80
v.	GENERAL ITEMS.	
Amount of risks written during t	he year	\$24,042 00
· ·		24,042 00
	ng the year	24,042 00
	·	2,108 00
Assessments laid during the year		None.



# FIRE, AND FIRE AND MARINE

# INSURANCE COMPANIES

OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-MENTS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1886.



#### AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, NEW YORK.

Commenced Business, February, 1853.

J. R. STEBBINS, President.

MISCELLANEOUS-

H. M. STEVENS, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarante Whole amount of capital actually paid to	\$500,000 00 500,000 00		
II.	ASSETS.		
Value of real estate owned by the Comp Loans on bond and mortgage (first liens	\$155,417 46		
interest due			937,492 29
interest due (in process of foreclos	ure, \$39,917 48	3)	53,417 48
Interest due and accrued on bond and r Value of mortgaged premises.	0 0		30,259 21
Stocks and Bonds	owned by the (	Company.	
United States and State Bonds—	Par Value.	Market Value.	
United States registered, 4½ p.c	\$10,000 00	\$11,062 50	
United States registered, 4 p. c	191,000 00	244,480 00	
United States coupon, 4 p. c	800 00	1,024 00	
Tennessee	2,000 00	1,520 00	
RAILROAD BONDS-			
Utica, Clinton & Buffalo	1,000 00	1,100 00	
Union Pacific	2,000 00	2,345 00	
RAILROAD STOCKS—			
N. Y. Central & Hudson River	60,000 00	68,100 00	
Union Pacific	20,000 00	12,350 00	
Illinois Central, leased line	1,700 00	1,619 25	
BANK STOCKS—			
Watertown National	5,000 00	6,000 00	

Western Union Telegraph...... 69,020 00 51,937 55

#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned		
Cold Creek Water Co. stock	\$10,000	\$10,000 }	\$12,000 00		
Cold Creek Water Co. bonds	7,500	7,500 }	\$12,000 00		
Herkimer Bank stock	1,000	1,100 }			
First Nat. Bk., Rich. Springs	1,000	1,100 }	3,000 00		
Citizens Nat. Bank, Saginaw	1,500	1,650			
Adams Water Works Co. bds.	3,000	3,000			
Westchester Wat. Wks. Co. bds.	5,500	5,500 }	10,000 00		
Duluth Water & Gas Co. bds.	5,000	5,000)			
Yale Nat. Bank, New Haven	3,000	3,450	3,000 00		
City of Poughkeepsie bond	1,000	1,100	1,000 00		
Bond and mortgage stock	8,325	8,325	8,024 38		
Bond and mortgage "	4,000	4,000 }	4,000 00		
Watertown Nat. Bank "	1,000	1,200 5	4,		
N. Y. C. & H. R. R. R. "	3,000	3,405 }	3,189 39		
Western Union Telegraph "	2,000	1,505∫	3,7 39		
Bagley & Sewall Co. "	23,700	23,700	10,000 00		
Totals	\$80,525	\$81,535	\$54,213 77	\$54,213 7	7
Cash in Company's principal offic	·e			8,251 5	1
Cash deposited in bank				160,735 5	
Interest due and accrued on coll				1,811 1	-
Gross premiums in due course of				81,010 1	
Bills receivable				18,366 8	
Rents due and accrued				600 0	
Assets of the Company			_		
,					C
				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	o
				., ., .	O·
					O
				3, 3,	Φ
, 11	II. LIAB	ILITIES.		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Ο,
Losses adjusted and unpaid			\$26,903 17		O·
			\$26,903 17 10,496 25	, , ,	0
Losses adjusted and unpaid				, , ,	0
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted			10,496 25 21,500 00		
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted	l losses	 	10,496 25 21,500 00	\$58,899 4	
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted	l losses		10,496 25 21,500 00 \$48,343 26		
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted Gross amount of unpaid Unearned premiums on risks, on Unearned premiums on risks, mo	l lossese year or le	ss	10,496 25 21,500 00 \$48,343 26 048,986 98	\$58,899 4	2:
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted	l lossese year or le	ssyearI	10,496 25 21,500 00 		2:
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted	l losses e year or le re than one computed a	ss year. I	10,496 25 21,500 00 \$48,343 26 048,986 98	\$58,899 4 1,097,330 2 16,202 0	2 4 2 -
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted Gross amount of unpaid Unearned premiums on risks, on Unearned premiums as Commissions and brokerage Total liabilities, except	l lossese year or le re than one computed a	year. I	10,496 25 21,500 00 	\$58,899 4 1,097,330 2 16,202 0 \$1,172,431 6	2 4 2 8
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted Gross amount of unpaid Unearned premiums on risks, on Unearned premiums as Commissions and brokerage Total liabilities, except Capital stock	l lossese year or le re than one computed a	year. I	10,496 25 21,500 00 	\$58,899 4 1,097,330 2 16,202 0 \$1,172,431 6 500,000 0	2 4 2 8 0
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted Gross amount of unpaid Unearned premiums on risks, on Unearned premiums as Commissions and brokerage Total liabilities, except Capital stock Surplus beyond all liabi	l lossese year or leere than one computed a capital stock	year. I	10,496 25 21,500 00 	\$58,899 4 1,097,330 2 16,202 0 \$1,172,431 6	2 4 2 8 0
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted Gross amount of unpaid Unearned premiums on risks, on Unearned premiums as Commissions and brokerage Total liabilities, except Capital stock	l lossese year or le re than one computed a capital stock	ss	10,496 25 21,500 00 \$48,343 26 048,986 98	\$58,899 4:  1,097,330 2: 16,202 0: \$1,172,431 6: 500,000 0: 230,682 0:	2 4 2 8 0 2

#### IV. INCOME DURING THE YEAR.

Premiums received in cash \$805,957 07	
Deduct reinsurance, rebate, abatements, and return	
premiums	
Actual cash premiums	\$732,833 51
Interest on mortgages of real estate	57,341 53
Interest on loans and bonds, and dividends on stocks	19,282 17
Rents	6,052 41
Actual cash income	\$815,509 62
V. EXPENDITURES DURING THE YEAR.	

Amt. paid for losses (including \$35,092.68 occurring in prev. years).	\$392,888 79
Cash dividends	50,025 00
Commissions and brokerage	171,379 34
Salaries and fees	87,576 20
Taxes	15,169 90
All other payments	50,492 90
Actual cash expenditure	\$767.522.12

# VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$233,892,062 89,027,087	\$2,144,078 65 806,034 02
Totals  Deduct those expired and marked off	\$322,919,149 88,993,908	\$2,950,112 67 774,799 90
In force at the end of the year  Deduct amount reinsured	\$233,925,241 1,240,584	\$2,175,312 77 11,255 64
Net amount in force	\$232,684,657	\$2,164,057 13

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction	
1886	One year or less	\$13,974,140	\$96,686 52	I-2	\$48,343 26
1884		59,085,733	518,262 45	1-6	86,377 08
1885	Three years	58,130,749	514,922 59	I-2	257,461 30
1886	)	61,430,525	539,613 70	5-6	449,678 09
1882	)	7,511,709	90,093 02	1-10	9,009 30
1883		8,034,761	96,459 56	3-10	28,937 87
1884	Five years	7,945,804	95,983 44	I-2	47,991 72
1885		8,211,075	106,603 22	7-10	74,642 25
1886	j	8,360,161	105,432 63	9-10	94,889 37
To	tals	\$232.684.657	\$2,164,057 13		\$1.007.330 24

Premiums received since the organization of the Company Losses paid since the Company organized Cash dividends paid stockholders Stock dividends declared Stock owned by directors at par value Losses incurred during the year Amount loaned to officers and stockholders Special deposits for the exclusive protection of policy-holders in Canada, \$100,000, liabilities, \$100,000, Virginia, \$25,000, liabilities, \$25,000; North Carolina, \$10,000, liabilities, Oregon, \$50,000, liabilities, \$25,000.	5,159,626 59 630,000 00 400,000 00 240,950 00 393,486 00 19,813 77
Business in Connecticut, 1886.	
Fire risks taken (no inland) Premiums received Losses paid Losses incurred	\$4,135,231 00 25,624 02 6,436 55 7,459 05

#### AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April 1, 1846.

FRED. H. HARRIS, President.

J. H. WORDEN, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

#### 

# Bonds owned by the Company.

United States 4 p. c., reg. \$475,000 00 \$605,625 00 United States 4 p. c., coupons. 25,000 00 31,875 00  Totals. \$500,000 00 \$637,500 00  Cash in Company's principal office.  Cash deposited in banks.  Interest due and accrued on bonds.  Gross premiums in due course of collection.  Rents due and accrued.  American Insurance Company's stock (market value \$115,500)  Total.  Amt. deducted on account of doubtful debts and inadmissible security.  Assets of the Company at their actual value.	\$637,500 00 11,374 32 54,455 63 5,000 00 21,336 78 5,285 88 70,000 00 \$1,919,493 18 71,178 32 \$1,848,314 86
III. LIABILITIES.  Losses adjusted and unpaid. \$8,373 55  Losses reported and unadjusted. 14,801 84  Losses resisted. 1,000 00  Gross amount of unpaid losses. \$24,175 39  Deduct reinsurance thereon. 1,301 25  Net amount of unpaid losses.  Unearned premiums on risks, one year or less. \$142,237 48  Unearned premiums on risks, more than one year. 158,866 27  Unearned premiums as computed above.  Cash dividends to stockholders remaining unpaid.  Cash dividends to policy-holders remaining unpaid.  Commissions and brokerage.  Total liabilities, except capital stock and surplus.  Capital stock.  Surplus beyond all liabilities.  Total liabilities, including capital and surplus.	\$22,874 14  301,103 75 11,940 70 6,996 00 3,350 39  \$346,264 98 600,000 00 902,049 88  \$1,848,314 86
IV. INCOME DURING THE YEAR.	
Premiums received in cash	\$390,106 90 41,244 18 27,000 00 8,322 26 \$466,673 34

# V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$21,032.08 occurring in previous years)	3184.669 81	
Deduct salvages and reinsurance	19,503 79	
Net amount paid for Josses		\$165,166 02
Cash dividends		67,160 20
Commissions and brokerage		62,587 75
Salaries and fees		40,053 11
Taxes	,	15,495 63
All other payments		32,984 91
Actual cash expenditure	–	\$383,447 62

#### VI. MISCELLANEOUS.

Risks and Premiums.	
In force on the 31st Day of December of the pre-	Premiums.
ceding year	\$521,349 64
Written or renewed during the year 50,021,127 00	471,846 52
Total\$106,810,303 00	\$993,196 16
Deduct those expired and marked off 43,325,665 oo	410,490 43
In force at the end of the year \$63,484,638 co	\$582,705 73
Deduct amount re-insured 1,948,931 00	20,809 65
Net amount in force	\$561,896 o8

# Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1886	One year or less.	\$31,428,540	\$284,474 96	I-2	\$142,237 48
1885	Two years	454,475	2,520 73	1-4	630 18
1886	) Two years	117,280	772 05	3-4	579 <b>o</b> 3
1884	. }	5,249,029	43,460 89	1-6	7,243 48
1885	Three years	7,001,310	59,773 38	I-2	29,886 69
1886	. )	8,085,023	72,099, 33	5-6	60,082 75
1883		11,100	180 68	1-8	22 58
1884	Four years	10,275	78 67	3-8	29 49
1885	Tour years	125,500	1,129 67	5-8	706 05
1886	j	53,858	523 14	7-8	457 73
1882	.)	884,865	9,665 33	I-IO	966 53
1883		1,313,820	12,807 17	3-10	3,842 15
1884	Five years	1,763,137	18,716 29	I-2	9,358 14
1885		2,294,914	25,123 18	7-10	17,586 23
1886.,		2,739,581	30,489 36	9-10	27,440 42
1882	Seven years	3,000	81 25	3-7	34 82
•	Γotals	\$61,535,707	\$561,896 o8		\$301,103 75

Premiums received since the organization of the Company  Losses paid since the Company organized	\$4,993,463 88 1,625,297 52 1,474,495 26 600,000 00 51,065 00 166,008 08	
Fire risks taken (no inland)	\$1,179,076 00 11,364 39 1,118 29 1,118 29	

# AMERICAN FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, May 1, 1857.

JAMES M. HALSTED, President.

DAVID ADEE, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized Whole amount of capital actually paid up in cash	\$400,000 00 400,000 00
II. ASSETS.	
Loans on bond and mortgage (first lien), not more than one year's interest due	\$65,720 00
Interest accrued on bond and mortgage loan  Value of mortgaged premises (insured for	618 03
\$65,720.00)\$146,500 00	

#### Stocks and Bonds owned by the Company.

United States Bonds—	Par Value.	Market Value.
United States Legal Tender notes.	\$133,000 00	\$133,000 00
United States 4 p. c	300,000 00	384,000 00
United States 4½ p. c	100,000 00	110,500 00
RAILROAD BONDS-		
Delaware & Hudson Canal Co	50,000 00	56,500 00

	Par Value.	Market Value.
RAILROAD STOCKS—		
Delaware & Hudson Canal Co	\$20,800 00	\$21,424 00
Rensselaer & Saratoga	40,000 00	68,000 00
GAS COMPANY STOCK-		
Consolidated Gas Co	71,000 00	56,800 00
BANK STOCKS—		
National Bank of Commerce	10,000 00	17,800 00
American Exchange National	25,000 00	35,000 00
Merchants National	20,000 00	27,200 00
Bank of State of New York	4,000 00	5,200 00
Third National, New York	10,000 00	11,500 00
Mercantile Trust Co	10,000 00	19,000 00
MISCELLANEOUS-		
New York West Shore bonds	25,000 00	26,250 00
Lake Gas Co. bonds	30,000 00	30,600 00
Totals	\$848.800.00	\$1.002.774.00 \$1

Totals ...... \$848,800 00 \$1,002,774 00 \$1,002,774 00

#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.		
Third National, Bank, N. Y	\$1,000	\$1,150	\$1,000		
West Shore registered bonds	5,000	5,250	4,000		
Manhattan Elevated R. R. Co Del., Lack. & Western R.R. Co.	79,000 } 47,600 }	1 26,600	100,000		
Delaware & Hudson Canal Co	10,000	10,300	7,500		
Del., Lack. & W. R. R. bonds.	20,000	26,000	20,000		
Albany & Susq. R. R. Co	10,000	14,000	10,000		
Consolidated Gas Company	20,000	16,000	12,000		
N. Y. C. & H. R. R. R	10,000	11,400	5,000		
Equitable Life Assurance Society	2,000	5,000	4,000		
Delaware & Hudson Canal Co	20,000	21,600	10,000		
Real Estate Exchange	2,000	2,000	1,500		
Totals	\$226,600	\$239,300	\$175,000	175,000 0	ю
Cash in Company's principal office		18,182 3	7		
Cash deposited in bank				2,933 2	5
Interest due and accrued on collater				500 2	6
Gross premiums in due course of co	llection		<b></b>	28,709 7	9
Premiums unpaid more than three n	nonths due.	• • • • • • •	\$1,132 70		
Assets of the Company at	their actual	value	\$	1,294,437 7	10
III.	LIABILI	TIES.			
Losses adjusted and unpaid		,	#9 =00 4=		
Losses reported and unadjusted			\$0,593 45 500 00		
Gross amount of unpaid l	osses			\$9,093 4	-5
Deduct reinsurance				1,175	00
Net amount of unpaid loss	ses			\$7,918 4	15

AMERICAN FIRE INSURANCE COMPANY,	00
Unearned premiums on risks, one year or less \$95,372 61	
Unearned premiums on risks, more than one year 74,818 99	
	#×=== (=
Unearned premiums as computed above	\$170,191 60
Commissions and brokerage	2,870 98
Principal unpaid on scrip or certificate of profits	2,569 00
	7,506 66
Due for rent.	1,667 00
All other demands against the Company	441 35
Outstanding scrip	
Liabilities, except capital stock, special funds, and surplus	\$193,165 04
Capital stock	400,000 00
Special reserve fund of stockholders	200,000 00
Guarantee surplus fund	200,000 00
Surplus beyond liabilities	301,272 66
Permanent reserve fund included in surplus repre-	
sented by scrip	
Total liabilities, including capital and surplus	\$1,294,437 70
	# - 7 - 5 17 137 7 -
IV. INCOME DURING THE YEAR.	
Premiums received in cash \$351,797 60	
Deduct reinsurance, rebate, abatement, and return	
premiums 75,291 76	
Actual cash premiums	\$276,485 84
Interest on mortgages of real estate	4,055 03
Interest on loans and bonds, and dividends on stocks	45,056 73
From all other sources	995 59
Actual cash income	
Actual cash income	\$326,593 19
V. ENPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$22,252.56 occur-	
ring in previous years)	
Deduct salvage and reinsurance 43,781 56	
Net amount paid for losses	\$115,784 82
Cash dividends	40,000 00
Scrip or certificates of profits redeemed	10,965 12
Commissions and brokerage	57,361 95
Salaries and fees	43,034 57
Taxes	4,758 02
All other payments	31,808 05
	31,000 05
Actual cash expenditure	\$303,712 53

# V. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$61,909,057 76,383,246	\$323,559 25 365,934 55
Totals  Deduct those expired and marked off	\$138,283,303 69,063,696	\$689,493 80 303,741 95
In force at the end of the year  Deduct amount reinsured	\$69,219,607 9,396,712	\$385,751 85 63,103 99
Net amount in force	\$59,822,895	\$322,647 86

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premit		
1886	One year or less	\$35,579,723	\$190,745	22 I-2	\$95,372 61
1885)	Two years	252,845	911 (	9 1-4	227 77
1886}	1 wo years	310,230	1,336	50 3-4	1,002 36
1884)		4,932,084	25,970	75 1-6	4,328 46
1885}	Three years	6,127,094	31,142	47 I-2	15,571 23
1886 }		9,772,216	45,515	17 5-6	37,929 30
1883		101,666	603 4	1-8	75 43
1884	Four years	45,803	624 4	15 3-8	234 16
1885	Tour years	19,100	159 4	13 5-8	99 65
1886 j		82,700	583 3	31 7-8	510 37
1882		371,341	2,640	08 1-10	264 00
1883		459,959	4,472 8	39 3-10	1,341 87
1884}	Five years	527,488	4,989 1	12 I-2	2,494 56
1885		469,892	4,593	13 7-10	3,215 38
1886		770,754	8,360 5	32 9-10	7,524 45
Tota	als	\$59,822,895	\$322,647	36	\$170,191 60
Premiums rec	eived since the orga	nization of th	e Company.		\$4,928,407 00

Premiums received since the organization of the Company	\$4,928,407 00
Losses paid since the Company organized	1,613,441 00
Cash dividends paid stockholders	1,118,000 00
Stock owned by directors at par value	118,150 00
Losses incurred during the year	107,285 18
Amount loaned to officers and directors	62,000 00

#### Scrip.

Balance of scrip outstanding and deliverable to policy-holders	\$306,442	00
Scrip not actually delivered	2,290 0	00
Scrip dividends declared during the year	2,880 0	00
Net cash participating premiums received during the year	24,381	74
Limit of scrip accumulation, before any redemption	300,000	00

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$627,088 00
Premiums received	6,006 87
Losses paid	4,607 65
Losses incurred	4,607 65

#### AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, March 12, 1810.

THOS. H. MONTGOMERY, President. RICHARD MARIS, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$500,000 00
Whole amount of capital actually paid up in cash	500,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	185,673 00
Loans on bond and mortgage (first liens), not more than one year's	
interest due	728,039 50
Interest due and accrued on bond and mortgage loans	11,395 70
Value of lands mortgaged \$663,941 00	
Buildings (insured for \$595,050) 879,450 00	
Total\$1,543,391 00	
Stocks and Bonds ormed by the Company.	

	Par Value.	Market Value.
United States and State Bonds-		
United States 4½ p. c., reg., 1891.	\$90,000 00	\$99,225 00
United States 4 p. c., reg., 1907	30,000 00	38,287 50
Georgia 4½ p. c., 1915	25,000 00	27,036 64
MUNICIPAL BONDS—		
Borough of Bellefonte, Pa., 7 p.c	500 00	550 00
RAILROAD BONDS-		
No. Pacific 1st m., gold, 1921, 6 p.c.	40,000 00	47,600 00
Delaware mort., guar., 1895, 6 p. c.	5,000 00	5,750 00
North Penn., 1903, 7 p. c	50,000 00	67,250 00

	Par Value.	Market Value.	
Sham. Val. & Potts. 1st m. 7 p.c. 1901	\$20,000 00	\$25,600 00	
Phil. & Read. gen.m. 6 p.c., g., 1908	20,000 00	20,400 00	
Phil. & Read. gen. m. 7 p. c. cur.	125,000 00	126,250 00	
N.Y., L.&W.6 p.c. 1st m., 1921, reg.	50,000 00	65,000 00	
Steub. & Ind. 1st m. 5 p. c., series A	50,000 00	56,500 00	
Penn. con. 6 p. c. mort., reg., 1905	20,000 00	26,200 00	
Penn. gen. mort., reg., 6 p. c., 1910	42,000 00	56,490 00	
Phil. & Erie 5 p. c. reg, 1920	20,000 00	22,400 00	
Hunt. & Broad Top con. 5 p.c., 1895	10,000 00	10,050 00	
Phil., Wil. & Balt., 6 p. c. reg., 1892	10,000 00	11,500 00	
Elmira & Williamsport 5 p. c	1,000 00	1,100 00	
N. Y. & Long Branch 5 p. c., 1931	15,000 00	15,062 50	
N. Y., L. E. & W. 6 p. c., 1922,	13,000 00	13,002 30	
\$5,000,000.00 loan	24,000 00	23,640 00	
Del. & Rar. Canal and Cam. & Am.	24,000 00	23,040 00	
R.R. & Trans. Co.m., 6 p.c., 1889	24,000 00	25,560 00	
No. Penn. 2d mort. 7 p. c., 1896	4,000 00		
Belt R. & Stk. Yd. 1st m. 6 p.c., 1911	20,000 00	4,900 00	
Chic. & W. I. 1st m.g.l., 6 p.c., 1919		21,160 00	
Phila. & Balt. Cent. 5 p.c., reg., 1911	30,000 00 25,000 00	33,209 10	
Corning, Cow. & Ant. reg., 1890.	20,000 00	25,208 33	
Phila. & Read. 5 p.c.m., 1st ser., 1922		22,200 00	
Phila. & Read. con. ad. scrip	500 00	325 00	
Phila. & Read. C. & I. res. cer	2,100 00	1,176 00	
Phila. & Read. R.R. res. cer	4,328 94	13,384 85	
	9,041 53 5		
Del. & Chesapeake 4 p. c., 1912	5,000 00	4,483 34	
Lehigh Valley R. R. Co. 6 p. c	51,000 00	69,360 00	
Texas & Pacific 1st mort. 6 p. c.	# ccc cc	# #0= 00	
gold loan (Eastern division)	5,000 00	5,500 00	
Virginia & Tennessee 5 p. c., 1906	25,000 00	27,500 00	
RAILROAD STOCKS— North Pennsylvania	<b>*</b> 000 00	# FOO OO	
MISCELLANEOUS—	5,000 00	7,500 00	
	# 000 00	7 mm 0 00	
Susquehanna Canal Co.'s bds.,6p.c.	7,000 00	1,750 00	
Lehigh Coal & Navigation Co.'s			
loan, 1897, reg., 6 p. c	20,000 00	24,000 00	
Lehigh Coal & Navigation Co.'s	20.000.00	22 102 00	
bonds, reg., 1914  Penn. Car Trust, series C, reg.,	20,000 00	22,400 00	
	<b>#</b> 0.000.00	#0.60# 00	
1891, 5 p. c	50,000 00	50,625 00	
N. Y. & Pac. Car Trust Co., series			
A, 7 p. c., 1886	3,000 00	3,017 50	
N. Y. & Pac. Car Trust Co., series		66 66	
D, 7 p.c., 1887	20,000 00	20,166 66	
Railway Car Trust of Penn., 5 p. c.	12,000 00	12,150 00	
Lou. & Nash. Car Trust Co., 1889.	10,000 00	10,150 00	
Schuylkill Navigation Co.'s 1st m.	¥0.000 00	70 800	
bonds, 6 p. c., 1897	12,000 00	10,800 00	
Totals	,031,470 47 \$1	,162,417 42	\$1,162,417 42
			1

#### Loans on Collateral.

	Par Val.	. Market Val	. Amt. Loane	d.
United States 4 p. c. bonds	\$500	\$638 12	\$500	
4 p. c. bonds	500	638 12	500	
" 4 p. c. bonds	2,000	2,552 50	)	
Camden & Atlantic R.R.7 p.c.bs.	1,000	1,150 00	4,000	
Lehigh Valley R.R. stock	1,050	1,186 50	)	
Pennsylvania R. R. stock	5,000	5,712 50	3,600	
Metropolitan Traction Co. stk	20,000	18,000 00	7,500	
N. O. Pac. R'y 6 p.c. con. g.m.bs.	25,000	20,750 00	5,000	
Tex. & Pac. R.R. 6 p.c. con.g.m.bs.	11,000	10,890 00	5,000	
Charleston, S.C., Mfg. & Min. stk.	20,300	42,000 00	42,500	
Ins. Co. of State of Penn. stock.	2,600	7,410 00	3,500	
Pennsylvania R. R. stock	650	742 62	} 800	
Lykens Valley R. R. stock	520	676 oc	, , ,	
Totals	\$90,120	\$112,346 36	\$72,900	<b>\$72,</b> 900 <b>0</b> 0
Cash in Company's principal office				28,640 37
Cash deposited in bank				71,121 57
Interest due and accrued on stock				
Interest due and accrued on coll-	1,550 90			
Gross premiums in due course of	41,005 45			
Rents due and accrued, and grou	7,315 84			
Assets of the Company	at their ac	tual value	• • • • • • • • • • • • • • • • • • • •	\$2,310,059 75

#### III. LIABILITIES.

Losses adjusted and unpaid	
Losses reported and unadjusted	
Losses resisted	
Gross amount of unpaid losses	\$140,092 72
Unearned premiums on risks, one year or less \$454,232 17	
Unearned premiums on risks, more than one year 273,508 53	
Unearned premiums, as computed above	727,740 70
Reclaimable on perpetual fire policies	378,307 52
Commissions and brokerage	8,201 09
Cash dividends to stockholders remaining unpaid	985 00
All other liabilities	1,858 50
Under special deposits in Georgia and Oregon \$15,879 82	
Total liabilities, except capital stock and surplus	\$1,257,185 53
Capital stock	500,000 00
Surplus beyond all liabilities	552,874 22
Total liabilities, including capital and surplus	\$2,310,059 75

#### IV. INCOME DURING THE YEAR.

Premiums received in cash	1,345,113 54	
Actual cash preminms		\$1,172,783 32
Interest on mortgages of real estate		26,179 96
Interest on loans and bonds, and dividends on stocks		51,503 38
From all other sources		30,520 47
Deposit premiums received for perpetual risks	\$37,312 00	
Actual cash income		\$1,280,987 13
V. EXPENDITURE DURING T	HE YEAR.	
Amount paid for losses (including \$103,340.54 occur-		
ring in previous years)	\$657,046 60	
Deduct salvages and reinsurance	44,918 57	
		\$612,128 03
Add amount paid for losses under perpetual policies	• • • • • • • • • • _	23,192 56
Net amount paid for losses		\$635,320 59
Cash dividends		39,747 00
Commissions and brokerage		221,971 87
Salaries and fees		155,013 06
Taxes		30,121 27
All other payments		10,108 19
Deposit premiums returned on perpetual risks		
Actual cash expenditure	• • • • • • • • • • • • • • • • • • • •	\$1,092,281 98
VI. MISCELLANEOUS	ò.	
Risks and Premiums, Exclusive of	Perpetuals.	
In force on the 31st day of December of the preced-	Fire.	_
		Premiums.
ing year	\$96,394,773	\$1,225,912 80
ing year	\$96,394,773 104,970,237	
Written or renewed during the year	104,970,237	\$1,225,912 80 1,349,439 55
Written or renewed during the year		\$1,225,912 80
Written or renewed during the year	\$201,365,010 \$6,630,296	\$1,225,912 80 1,349,439 55 \$2,575,352 35 1,113,332 44
Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year	\$201,365,010 \$6,630,296 \$114,734,714	\$1,225,912 80 1,349,439 55 \$2.575,352 35 1,113,332 44 \$1,462,019 91
Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured	104,970,237 \$201,365,010 86,630,296 \$114,734,714 3,119,043	\$1,225,912 80 1,349,439 55 \$2.575,352 35 1,113,332 44 \$1,462,019 91 46,263 62
Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured	\$201,365,010 \$6,630,296 \$114,734,714	\$1,225,912 80 1,349,439 55 \$2.575,352 35 1,113,332 44 \$1,462,019 91
Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured	104,970,237 \$201,365,010 86,630,296 \$114,734,714 3,119,043	\$1,225,912 80 1,349,439 55 \$2.575,352 35 1,113,332 44 \$1,462,019 91 46,263 62
Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured	104,970,237 \$201,365,010 86,630,296 \$114,734,714 3,119,043 \$111,615,671	\$1,225,912 80 1,349,439 55 \$2.575,352 35 1,113,332 44 \$1,462,019 91 46,263 62 \$1,415,756 29
Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amt. in force at end of the year  Perpetual Risks.	104,970,237 \$201,365,010 86,630,296 \$114,734,714 3,119,043 \$111,615,671  Risks.	\$1,225,912 80 1,349,439 55 \$2,575,352 35 1,113,332 44 \$1,462,019 91 46,263 62 \$1,415,756 29 Total Deposits.
Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amt. in force at end of the year  Perpetual Risks.  Perpetual risks in force on the 31st December, 1885.	104,970,237 \$201,365,010 86,630,296 \$114,734,714 3,119,043 \$111,615,671  Risks. \$14,152,686	\$1,225,912 80 1,349,439 55 \$2.575,352 35 1,113,332 44 \$1,462,019 91 46,263 62 \$1,415,756 29  Total Deposits. \$378,876 05
Written or renewed during the year  Totals.  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amt. in force at end of the year  Perpetual Risks.  Perpetual risks in force on the 31st December, 1885.  Perpetual risks written during the year	104,970,237 \$201,365,010 86,630,296 \$114,734,714 3,119,043 \$111,615,671  Risks. \$14,152,686 1,274,090	\$1,225,912 80 1,349,439 55 \$2.575,352 35 1,113,332 44 \$1,462,019 91 46,263 62 \$1,415,756 29  Total Deposits. \$378,876 05 37,312 00
Totals.  Deduct those expired and marked off  In force at the end of the year.  Deduct amount reinsured.  Net amt. in force at end of the year  Perpetual Risks.  Perpetual risks in force on the 31st December, 1885.  Perpetual risks written during the year.  Totals.	104,970,237 \$201,365,010 86,630,296 \$114,734,714 3,119,043 \$111,615,671  Risks. \$14,152,686 1,274,090 \$15,426,776	\$1,225,912 80 1,349,439 55 \$2.575,352 35 1,113,332 44 \$1,462,019 91 46,263 62 \$1,415,756 29  Total Deposits. \$378,876 05 37,312 00 \$416,188 05
Written or renewed during the year  Totals.  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amt. in force at end of the year  Perpetual Risks.  Perpetual risks in force on the 31st December, 1885.  Perpetual risks written during the year	104,970,237 \$201,365,010 86,630,296 \$114,734,714 3,119,043 \$111,615,671  Risks. \$14,152,686 1,274,090	\$1,225,912 80 1,349,439 55 \$2.575,352 35 1,113,332 44 \$1,462,019 91 46,263 62 \$1,415,756 29  Total Deposits. \$378,876 05 37,312 00

Recapitulation of Fire Risks and Premiums, Exclusive of Perpetuals.

	· ·					
Year written.	Term.	Amount covered.	Gross premiu charged.		Fraction unearned.	Premiums unearned.
1886	One year or less.	\$68,834,674	\$954,727		$\frac{1}{2}$	\$477,363 98
1885	)	88,325	525	70	1 4	131 42
1886	Two years	64,100	792	33	34	594 25
1884	)	7,752,029	79,547	41	1 6	13,257 90
1885	Three years	8,381,213	90,814		$\frac{1}{2}$	45,407 19
1886	)	10,196,905	107,832	80	5 6	89,860 67
1883	)	38,434	333		1/8	41 64
1684	Four years	49,620	566		3 8	212 25
1882	)	2,539,678	27,468	_	10	2,746 82
1883		3,654,105	39,920		34	11,976 00
1884	Five years	4,088,201	46,951	_	$\frac{1}{2}$	23,475 79
1885		5,069,748	58,106		7 10	40,674 20
1886		3,492,074	45,046		9 10	40,541 40
1880	,	49,650	1,418		1 1 14	101 32
1881		48,900	771		14 3 14	165 37
1882		54,200	1,146	-	14 5 14	409 50
1883	Seven years	116,932	2,349	-	$\frac{14}{\frac{1}{2}}$	1,174 73
1884	Seven yours	50,850	894		2 9 14	575 25
1885		75,150	1,362		14 11 14	1,070 13
1886		46,700	603		14 13	
1882	Eight years	500	20		14 16	559 93 8 75
1881	Digit years	5,000	150		16 20	67 50
1882		22,000	233			128 15
	Ton woons		253 262		$\frac{11}{20}$	-
1883	Ten years	3,050	50	_	$\frac{13}{20}$	170 45
1884		5,000	126		$\frac{15}{20}$	37 50
1886	J	7,672	120	70	19 20	120 42
		\$114,734,714	\$1,462,019	91		\$750,872 51
Deduct amo	ount reinsured	3,119,043	46,263	62	1-2	23,131 81
To	otals	\$111,615,671	\$1,415,756	29		\$727,740 70
Premiums r	eceived since the org	anization of th	e Company		#т	2.280.700.10
	nds declared					2,320,975 50
	d by the directors at					20,100 00
Losses paid	since the Company	organized		• • •	••••	7,237,693 72
	rred during the year					672,072 77
	posits for the exclusion					0/2,0/2 //
Georgia, \$25,000.00, liabilities, \$7,916.99; Oregon, \$50,000.00, liability, \$7,962.83.						
Business in Connecticut, 1886.						
· · · · · · · · · · · · · · · · · · ·						
	aken (no inland)				\$	2,376,470 00
Premiums received						27,790 12
Losses paid						4,981 30
Losses incu	rred					4,933 80

#### AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

Commenced Business, February, 1853.

GEORGE T. CRAM, President.

CHARLES CHRISTENSEN, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$600,000 <b>00</b>
Whole amount of capital actually paid up in cash	600,000 00

#### II. ASSETS.

Stocks and Bonds owned by the Company.

Harris Course to Course Design	Par Value.	Market Value.	
United States and State Bonds-			
United States 6 p. c	\$100,000 00	\$133,000 00	
Missouri 6 p. c	46 <b>2,</b> 000 00	510,000 00	
Municipal Bonds—			
Marion Co., Mo., funding	1,000 00	1,000 00	
Railroad Bonds—			
Missouri Pacific, 1st mort	51,000 00	53,000 00	
Missouri Pacific, 2d "	25,000 00	- 27,000 00	
North Missouri, 1st mort	25,000 00	29,000 00	
Bank Stocks—		*	
Bank of Commerce, St. Louis	23,700 00	110,000 00	
Commercial, "	10,000 00	31,500 00	
Third National, "	13,000 00	15,000 00	
Mechanics, "	11,100 00	13,500 00	
St. Louis National, "	5,000 00	6,500 00	
Miscellaneous—			
St. Louis Water bonds	, 10,000 00	10,000 00	
St. Louis County Park bonds	15,000 00	19,000 00	
Laclede Gas Light Co. bonds	2,000 00	2,000 00	
Madison Co. Ferry bonds	4,000 00	4,000 00	
Pierce City, Mo., school bonds	2,800 00	3,000 00	
St. Louis Gas, Trust stock	22,000 00	18,000 00	
Totals	\$782,600 00	\$985,500 00	\$98 <b>5,50</b> 0 00

#### Loans on Collateral.

M ( II ' M ) C	Par Val.		. Amt. Loaned	
Mut. Union Tel. Co. guar. bds	\$10,000	\$8,500		
St. Louis Cotton Compress Co.bds.	8,500	8,500		
St. Louis Cotton Compress Co. stk.	8,800	8,360	\$25,000	
Bank of Com., St. Louis, stock	700	3,255		
St. Clair County bonds	2,000	2,000	j	
Bank of Commerce, St. Louis	25,000	116,250	80,000	
Totals	\$55,000	\$146,865	\$105,000	\$105,000 00
Cash in Company's principal office	e			156 28
Cash deposited in bank				97,296 09
Interest due and accrued on collate				None.
Gross premiums in due course of o				70,048 47
Assets of the Company a	t their actua	l value		\$1,258,000 84

#### III. LIABILITIES.

Losses adjusted and unpaid	\$12,490 16		
Losses reported and unadjusted	48,513 27		
Losses resisted	13,738 30		
Gross amount of unpaid losses	\$74,741 73		
Deduct reinsurance	8,848 63		
Net amount of unpaid losses		\$65,893	10
Unearned premiums on risks, one year or less	\$201,150 37		
Unearned premiums on risks, more than one year	157,908 60		
Unearned premiums as computed above	• • • • • • • • • • • • • • • • • • • •	359,058	97
Commissions and brokerage		10,507	27
Total liabilities, except capital stock and surpl	us	\$435,459	34
Capital stock		600,000	00
Surplus beyond all liabilities		222,541	50
Total liabilities, including capital and surp	olus	\$1,258,000	84

# IV. INCOME DURING THE YEAR.

Premiums received in cash \$611,37	9 33		
Deduct reinsurance, rebate, abatement, and return			
premiums 94,310	0 63		
Actual cash premiums		\$517,068	70
Interest on loans and bonds, and dividends on stocks		62,918	4 I
Actual cash income		\$579,987	11

#### V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$48,650.69 occurring in previous years). \$293,815 47  Deduct salvages and reinsurance 26,191 94	
Net amount paid for losses	\$267,623 53
Cash dividends	57,000 00
Commissions and brokerage	75,318 81
Salaries and fees	46,705 14
Taxes	9,837 69
All other payments	59,591 68
Actual cash expenditure	\$516,076 85

### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$45,501,137 49,078,029	\$639,639 77 627,203 30
Totals  Deduct those expired and marked off	\$94,579,166 38,603,996	\$1,266,843 07 539,547 76
In force at the end of the year  Deduct amount reinsured	\$55,975,170 2,078,973	\$727,295 31 28,593 53
Net amount in force	\$53,896,197	\$698,701 78

# Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premi		Fraction unearned.	Premiun unearne	
1886	One year or less	\$31,064,725	\$402,300	74	I-2	\$201,150	37
1885	TD.	126,856	1,687	53	I-4	421	88
1886}	Two years	70,110	958	36	3-4	718	77
1884)		3,673,962	44,590	35	1-6	7,431	72
1885 }	Three years	4,646,173	51,893	52	I-2	25,946	76
1886)		6,027,037	70,863	23	5-6	59,052	69
1883)		33,525	513	95	1-8	64	24
1884	T	39,510	501	63	3-8	188	Oľ
1885	Four years	71,575	964	23	5-8	602	64
1886		63,260	654	81	7-8	572	95
1882		1,490,973	25,469	13	I-10	2,546	91
1883		1,383,077	23,426	36	3-10	7,027	90
1884}	Five years	1,607,091	23,822	74	I-2	11,911	37
1885	•	1,601,831	22,635	02	7-10	15,844	51
1886 j		1,996,492	28,420	18	9-10	25,578	16
Tot	als	\$53,896,197	\$698,701	78		\$359,058	97

Premiums received since the organization of the Company Losses paid since the Company organized. Cash dividends paid stockholders. Stock dividends declared. Stock owned by the directors at par value. Losses incurred during the year.	\$9,459,920 81 4,962,094 89 663,972 40 81,250 00 57,375 00 281,865 51
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$436,761 00
Premiums received	5,150 78
Losses paid	4,982 39
Losses incurred	5,409 39

# AMERICAN EXCHANGE FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, March 1, 1859.

WILLIAM RAYNOR, President.

THOMAS CLARK, JR., Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$2,000,000 00
Whole amount of capital actually paid up in cash	200,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$22,056 11
Loans on bond and mortgage (first liens), not more than one year's	
interest due	6,000 00
Interest accrued on bond and mortgage loans	120 00
Value of lands mortgaged and Buildings (insured for \$7,500.) \$13,000 00	
Buildings (insured for \$7,500.)	
Stocks and Bonds osweed by the Company.	

#### Stocks and Bonds owned by the Company

	Par Value.	Market Value.
UNITED STATES BONDS-		
United States 4 p. c., registered	\$105,000 00	\$134,662 50
United States 4½ p. c., "	20,000 00	22,000 00
BANK STOCK—		
American Exchange	10,000 00	14.000 00

101 MERICAN EXCHANG	E FIRE	INSUKA	NCE COMP	ANI.
MISCELLANEOUS-	Par	Value.	Market Valu	e.
	4			
N. Y. Mutual Gas Co	" '	000 00	\$20,400 0	
Western Union Telegraph bonds.		000 00	2,440 0	0
Oregon Short Line 6 p. c	. 10,	000 00	10,675 0	0
Totals	. \$167,	000 00	\$204,177 5	\$204,177 50
Loan	us on Col	lateral.		
	Par Val.	Market V	al. Amt. Loa	ined.
Home Fire Insurance Co	\$2,000	\$2,70	0 \$1,50	o
Central Park N. & E. R. R. Co.	1,000	1,10	n)	
American Loan & Trust Co	2,000	2,40	- 2.00	0
	•			
St. Paul & Duluth R. R. Co	1,800	1,98	0 1,50	0
Totals	<b>\$6,800</b>	\$8,18	0 \$5,60	5,600 00
Cash in Company's principal office				. 757 Í4
Cash deposited in bank				
Interest accrued on stocks and bond	c			. 400 00
Interest accrued on collateral loans.	.5	• • • • • • • •	• • • • • • • • • •	. 400 00
Construction of contateral loans.		• • • • • • • •		. 42 91
Gross premiums in due course of col	llection	• • • • • • • • •	• • • • • • • • • •	. 9,511 64
Rents due and accrued		• • • • • • •		. 200 00
Assets of the Company at t	heir actua	l value		. \$254,101 27
· ·				- # 311- 1
TTT	LIABIL	ITIES		
Losses adjusted and unpaid			\$15 O	0
Unearned premiums on risks, one ye				
			13,338 7	
Unearned premiums on risks, more t		_	12,152 2	_
Unearned premiums as com				
Commissions and brokerage				. 1,902 33
All other liabilities				. 956 33
Total liabilities, except capi				
		_		
Capital stock				
Surplus beyond all liabilitie	s	• • • • • • •	• • • • • • • • •	25,736 69
Total liabilities, includ	ing capita	al and sur	rplus	. \$254,101 27
IV. INCOME	DURIN	G THE	YEAR.	
Premiums received in cash			\$63,577 oc	0
Deduct reinsurance, rebate, abaten			# 3,511 G	
premiums			12,559 18	3 .
Actual cash premiums				
Interest on mortgages of real estate.				
Interest on loans and bonds, and divi				
Rents				245 <b>0</b> 0
Actual cash income				\$58,213 82
				WJC, #13 02

#### V. EXPENDITURES DURING THE YEAR.

	בווג בווגר	TURES DUF	ING THE	ELAIN.		
Amount pai	id for losses (includi	ing \$573.96 oc	curring			
	ious years)		_	369 71		
Deduct rein	nsurance		3,0	022 49		
- N	et amount paid for lo	sses			\$17,347 22	
	nds				16,000 00	
	s and brokerage				8,041 46	
	fees				10,897 28	
Taxes					1,060 76	;
	ayments				9,615 95	
Ad	ctual cash expenditur	·e			\$62 <b>,</b> 962 67	,
	VI.	MISCELLA	NEOUS.			
	Z	Pisks and Pren				
•	Λ	isks and Fren	Fire	e.	Premiums.	
	the 31st day of Dece	_				
	r			42,523	\$42,622 00	
Written or r	renewed during the ye	ear	13,3	32,766	64,900 00	)
To	otal		\$22,5	75,289	\$107,522 00	)
De	educt those expired as	nd marked off.	9,3	79,533	56,756 35	
	In force at the end	of the year	\$12.I	95,756	\$50,765 65	
	Deduct reinsurance	•	0.	61,852	5,652 18	
	Net amount in	force	\$12,0	33,904	\$45,113 47	,
	,					
	Recapitulation	n of Fire Ris				
Year	Recapitulation	Amount			Premiums	
written.	Term.	Amount covered.	Gross premiums	Fraction unearned.	unearned.	2
written. 1886		Amount covered. \$8,690,619	Gross premiums charged. \$26,677 43		unearned. \$13,338 72	
written. 1886 1884	Term. One year or less.	Amount covered. \$8,690,619	Gross premiums charged. \$26,677 43 2,650 00	Fraction unearned. 1-2	unearned. \$13,338 72 441 66	5
written. 1886	Term.	Amount covered. \$8,690,619 625,470 872,290	Gross premiums charged. \$26,677 43 2,650 00 3,609 00	Fraction unearned. 1-2 1-6	unearned. \$13,338 72 441 66 1,804 50	5
written. 1886 1884 1885	Term. One year or less.	Amount covered. \$8,690,619	Gross premiums charged. \$26,677 43 2,650 00	Fraction unearned. 1-2 1-6 1-2	unearned. \$13,338 72 441 66	5
written. 1886 1884 1885 1886	Term.  One year or less.  Three years	Amount covered. \$8,690,619 625,470 872,290 1,669,848	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83	Fraction unearned. 1-2 1-6 1-2 5-6	unearned. \$13,338 72 441 66 1,804 50 8,796 52	
written. 1886 1885 1886	Term. One year or less.	Amount covered. \$8,690,619 625,470 872,290 1,669,848	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83	Fraction unearned.  1-2  1-6  1-2  5-6	unearned. \$13,338 72 441 66 1,804 50 8,796 52	
written. 1886 1884 1885 1883 1884 1885	Term.  One year or less.  Three years	Amount covered. \$8,690,619 625,470 872,290 1,669,848	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83	Fraction unearned.  1-2  1-6  1-2  5-6	#13,338 72 441 66 1,804 50 8,796 52	5
written. 1886 1884 1885 1883 1884 1885 1886 1882	Term.  One year or less.  Three years	Amount covered. \$8,690,619 625,470 872,290 1,669,848	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83	Fraction unearned. 1-2 1-6 1-2 5-6	unearned. \$13,338 72 441 66 1,804 50 8,796 52	
written. 1886 1884 1885 1883 1884 1885	Term.  One year or less.  Three years	Amount covered. \$8,690,619 625,470 872,290 1,669,848 6,100	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25	Fraction unearned.  1-2  1-6  1-2  5-6   7-8	unearned. \$13,338 72 441 66 1,804 50 8,796 52	
written. 1886 1884 1885 1886 1883 1884 1885 1886 1882 1883 1884	Term.  One year or less.  Three years	Amount covered. \$8,690,619 625,470 872,290 1,669,848 6,100 10,300	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00	Fraction unearned.  1-2  1-6  1-2  5-6   7-8  1-10	unearned. \$13,338 72 441 66 1,804 50 8,796 52  33 25 7 00	
written. 1886	Term. One year or less. Three years Four years	Amount covered. \$8,690,619 625,470 872,290 1,669,848 6,100 10,300 20,865	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00 292 00	Fraction unearned.  1-2  1-6  1-2  5-6   7-8  1-10  3-10	unearned. \$13,338 72 441 66 1,804 50 8,796 52  33 25 7 00 117 00	
written. 1886 1884 1885 1886 1883 1884 1885 1886 1882 1883 1884	Term. One year or less. Three years Four years	Amount covered.  \$8,690,619 625,470 872,290 1,669,848 6,100 10,300 20,865	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00	Fraction unearned.  1-2 1-6 1-2 5-6 7-8 1-10 3-10	unearned. \$13,338 72 441 66 1,804 50 8,796 52  33 25 7 00 117 00	
written. 1886 1884 1885 1886 1888 1886 1882 1883 1884 1885 1886	Term. One year or less. Three years Four years	Amount covered.  \$8,690,619 625,470 872,290 1,669,848 6,100 10,300 20,865 41,000	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00 292 00	Fraction unearned.  1-2 1-6 1-2 5-6 7-8 1-10 3-10 7-10	unearned. \$13,338 72 441 66 1,804 50 8,796 52  33 25 7 00 117 00 204 40	
written. 1886 1884 1885 1886 1885 1886 1882 1883 1884 1885 1886 1886	Term. One year or less.  Three years  Four years  Five years	Amount covered. \$8,690,619 625,470 872,290 1,669,848 6,100 10,300 20,865 41,000 97,412	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00 292 00 830 96	Fraction unearned.  1-2 1-6 1-2 5-6 7-8 1-10 3-10 7-10 9-10	unearned. \$13,338 72 441 66 1,804 50 8,796 52 33 25 7 00 117 00 204 40 747 87	
written. 1886 1884 1885 1886 1884 1885 1886 1882 1883 1884 1885 1886 1886	Term. One year or less.  Three years  Four years  Five years  cecived since the orga	Amount covered. \$8,690,619 625,470 872,290 1,669,848 6,100 10,300 20,865 41,000 97,412 \$12,033,904 unization of the	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00 292 00 830 96 \$45,113 47 Company	Fraction unearned.  1-2 1-6 1-2 5-6 7-8 1-10 3-10 7-10 9-10	unearned. \$13,338 72 441 66 1,804 50 8,796 52 33 25 7 00 117 00 204 40 747 87 \$25,490 92	
written. 1886 1884 1885 1886 1885 1886 1882 1883 1884 1885 1886 To	Term. One year or less.  Three years  Four years  Five years  cecived since the organice the Company of the compan	Amount covered. \$8,690,619 625,470 872,290 1,669,848 6,100 10,300 20,865 41,000 97,412 \$12,033,904 anization of the organized	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00 292 00 830 96 \$45,113 47 Company	Fraction unearned.  1-2 1-6 1-2 5-6 7-8 1-10 3-10 7-10 9-10	unearned. \$13,338 72 441 66 1,804 50 8,796 52 33 25 7 00 117 00 204 40 747 87 \$25,490 92 61,710,075 00 633,162 00	
written. 1886 1884 1885 1886 1884 1885 1886 1882 1883 1884 1885 1886  Premiums re Losses paid Cash divide	Term. One year or less.  Three years  Four years  Five years  cecived since the organice the Company onds paid stockholder	Amount covered. \$8,690,619 625,470 872,290 1,669,848 6,100 10,300 20,865 41,000 97,412 \$12,033,904 unization of the organized	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00 292 00 830 96 \$45,113 47 Company	Fraction unearned.  1-2 1-6 1-2 5-6 7-8 1-10 3-10 7-10 9-10	unearned. \$13,338 72 441 66 1,804 50 8,796 52 33 25 7 00 117 00 204 40 747 87 \$25,490 92 61,710,075 00 633,162 00 421,000 00	
written. 1886 1884 1885 1886 1885 1886 1882 1883 1884 1885 1886  Premiums re Losses paid Cash divide Stock owner	Term. One year or less.  Three years  Four years  Five years  cecived since the organice the Company onds paid stockholder d by the directors at paid stockholder of the control of the contr	Amount covered. \$8,690,619 625,470 872,290 1,669,848 6,100 10,300 20,865 41,000 97,412 \$12,033,904 unization of the organized spar value	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00 292 00 830 96 \$45,113 47 Company	Fraction unearned.  1-2 1-6 1-2 5-6 7-8 1-10 3-10 7-10 9-10	unearned. \$13,338 72 441 66 1,804 50 8,796 52 33 25 7 00 117 00 204 40 747 87 \$25,490 92 61,710,075 00 633,162 00	
written. 1886 1884 1885 1886 1885 1886 1882 1883 1884 1885 1886  Premiums re Losses paid Cash divide Stock owner Losses incur	Term. One year or less.  Three years  Four years  Five years  cecived since the organice the Company onds paid stockholder	Amount covered. \$8,690,619 625,470 872,290 1,669,848 6,100 10,300 20,865 41,000 97,412 \$12,033,904 unization of the organized spar value	Gross premium: charged. \$26,677 43 2,650 00 3,609 00 10,555 83 38 25 70 00 390 00 292 00 830 96 \$45,113 47 Company	Fraction unearned.  1-2 1-6 1-2 5-6 7-8 1-10 3-10 7-10 9-10	33 25 7 00 117 00 204 40 747 87 \$25,490 92 61,710,075 00 633,162 00 421,000 00 55,200 00	

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$130,176 00
Premiums received	1,007 37
Losses paid	68 33
Losses incurred	, 68 33

#### ANGLO NEVADA ASSURANCE CORPORATION,

#### SAN FRANCISCO, CAL.

Commenced Business, December 1, 1885.

GEORGE L. BRANDER, President.

C. P. FARNFIELD, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized Whole amount of capital actually paid up in cash	\$2,000,000 00
II. ASSETS.	
Loans on bond and mortgage (first lien), not more than one year's interest due.  Interest accrued on bond and mortgage loans.  Value of lands mortgaged\$1,555,000 00	\$557,500 00 13,385 41
Buildings (insured for \$43,300)	
Stocks and Bonds owned by the Company.	
Par Value. Market Value. UNITED STATES BONDS—	
United States 4 p. c., reg \$50,000 00 \$62,500 00 RAILROAD BONDS—	
S. P. R. R. of Arizona 6 p. c 1,390,000 00 1,522,050 00	
Totals \$1,440,000 00 \$1,584,550 00	1,584,550 00
Cash in Company's principal office	3,873 85 20,653 50 81,136 30

Assets of the Company at their actual value..... \$2,261,099 06

#### III. LIABILITIES.

Losses adjusted and unpaid	
Gross amount of unpaid losses	\$19,315 92
Unearned premiums as computed above	191,242 62 16,984 66
Total liabilities, except capital stock and surplus  Capital stock  Surplus beyond all liabilities  Under special deposit in Oregon  \$900 80	\$227,543 20 2,000,000 00 33,555 86
Total liabilities, including capital and surplus	\$2,261,099 06

#### IV. INCOME DURING THE YEAR.

Premiums received in cash		Marine and Inland. \$143,549 44		
Deduct reinsurance, rebate, abatement				
and return premiums	59,074 50	67,104 79		
Actual cash premiums	\$296,274 74	\$76,444 65	\$372,719	39
Interest on mortgages of real estate			20,289	15
Interest on loans and bonds, and divide			19,700	60
Actual cash income			\$412,700	14

#### V. EXPENDITURES DURING THE YEAR.

Amount paid for losses	Fire. \$104,655		Marine and Inland. \$2,926 36		
Deduct salvages and reinsurance	24,930	05	361 77		
Net amount paid for losses.	\$79,724		\$2,564 59	\$82,289	54
Commissions and brokerage				66,932	98
Salaries and fees				28,900	00
Taxes				2,407	76
All other payments				42,577	17
Actual cash expenditure				\$223,107	45

#### VI. MISCELLANEOUS.

Risks and Premiums. Fire.	Premiums.
In force on the 31st day of December of the preced-	#== 0.12 = 1
ing year	\$15,048 74
	400,255 37
Totals	\$415,304 11
Deduct those expired and marked off 6,166,293	90,962 54
In force at the end of the year \$20,852,227	\$324,341 27
Deduct reinsurance 2,590,354	35,549 39
Net amount in force	\$288,791 88
Marine and Inland.	Premiums.
In force at the end of the year \$1,803,078	\$38,045 88
Recapitulation of Fire Risks and Premiums.	
Year Amount Gross premiums Fraction written. Term, covered, charged, unearned.	Premiums
written. Term. covered. charged. unearned. 1886 One year \$16,378,342 \$260,062 31 1-2	unearned. \$130,031 15
1886 Two years 64,148 347 82 3-4	260 83
1885) 202,000 2,002,22 1-2	1,451 16
1886 Three years 1,377,913 21,959 04 5-6	18,299 15
1886 Four years 62,000 554 41 7-8	485 10
1886 Five years 176,470 2,965 98 9-10	2,669 35
Totals \$18,261,873 \$288,791 88	\$153,196 74
Premiums received since the organization of the Company	\$556,840 40
Losses paid since the Company organized	82,289 54
Cash dividends paid stockholders	None.
Stock owned by directors at par value	197,500 00
Losses incurred during the year	101,605 46
Amount loaned to stockholders not officers	150,000 00
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$461,575 59
Premiums received	6,306 65
Losses paid	940 00

Losses incurred ....

940 00

#### ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

#### PROVIDENCE, R. I.

Commenced Business, June, 1852.

J. S. PARISH, President.

T. W. HAYWARD, Secretary.

Attorney in Connecticut, Insurance Commissioner.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized  Whole amount of capital actually paid up in cash			\$500,000 00 200,000 00
II.	ASSETS.		
Value of real estate owned by the Comp	any unencumb	pered	\$156,180 26
Stocks and Bonds	owned by the	Company.	
D 0	Par Value.	Market Value.	
BANK STOCKS—			
Weybosset National, Providence	\$650 oo	\$819 00	
Hicichants	10,000 00	13,000 00	
Fourth " "	16,900 00	21,125 00	
R. I. Safe Deposit Co., "	1,000 00	1,350 00	
RAILROAD STOCKS—			
Chicago & Alton	14,300 00	20,449 00	
Michigan Central	20,000 00	18,600 <b>0</b> 0	
RAILROAD BONDS—			
L. N. A. & Chicago con. m	10,000 00	9,650 00	
Totals	\$72,850 00	\$84,993 00	\$84,993 00
Cash in Company's principal office			90 67
Cash deposited in bank			4,299 90
Gross premiums in due course of collect			4,070 90
Rents due and accrued	•••••		2,559 19
Assets of the Company at their	r actual value	/	\$252,193 92
	ABILITIES.		
Losses adjusted and unpaid		\$248 78	
Losses reported and unadjusted		\$2,548 75	
Losses resisted	• • • • • • • • • • • • • • • • • • • •	None.	
Gross amount of unpaid losses			\$2,797 53

Unearned premiums on risks, one year or less \$19,687 56	
Unearned premiums on risks, more than one year 3,018 23	
Unearned premiums on marine risks 102 45	
Unearned premiums as computed above	\$22,808 24
Commissions and brokerage	1,117 75
Dividends unpaid	125 33
Due and accrued for salaries, rents, etc	300 00
Due for borrowed money	5,000 00
Total liabilities, except capital stock and surplus	\$32,148 85
Capital stock	200,000 00
Surplus beyond all liabilities	20,045 07
Total liabilities, including capital and surplus	\$252,193 92

### IV. INCOME DURING THE YEAR.

	Fire.	Marin	e.		
Premiums received in cash	\$47,053 11	\$1,641	41		
Deduct reinsurance, rebate, abate-					
ment, and return premiums	5,919 11	1,213	25		
Actual cash premiums	\$41,134 00	428	16	\$41,562	16
Interest on loans and bonds, and divide	ends on stocks.	· · · · · · · ·		3,423	16
Rents				11,421	15
Actual, cash income				\$56,406	47

#### V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine.		
Amt. pd. for losses (includ'g \$6,790.20				
occurring in previous years)	\$ <b>2</b> 9,182 83	<b>\$71</b> 88		
Deduct salvages and reinsurance	69 50	,		
Net amount paid for losses	\$29,113 33	\$71 88	\$29,185	21
Cash dividends			12,122	67
Commissions and brokerage			7,524	89
Salaries, fees, etc			8,810	70
Taxes			1,562	89
All other payments			4,491	45
Actual cash expenditure			\$63,697	81

#### VI. MISCELLANEOUS.

VJ.	MISCELLAI	NEOUS.		
Ris	ks and Prem	iums.		
In force on the 31st day of Dec	ember of the	Fi	re.	Premiums.
ceding year			84 84	\$49,316 10
Written or renewed during the yea				47,255 05
Totals  Deduct those expired and				\$96,571 15 49,398 64
In force at the end of	-		_	\$47,172 51
Deduct amount reins			00	1,487 33
Net amount in	force	\$3,731,7	74 66	\$45,685 18
		Marine an	d Inland.	Premiums.
In force at the end of the year			.90 00	\$102 45
Recapitulation	of Fire Risk	s and Premi	ums.	
Year	Amount C	ross Premiums	Fraction	Premiums
written. Term.	covered.	charged.	unearned.	
1886 One year or less. \$3,		\$39,375 11	I-2	\$19,687 56
1885 } Two years	14,000 00 2,650 00	148 32 19 50	1-4 3-4	37 08 14 62
1884	62,050 00	757 95	3-4 1-6	126 18
1885 Three years	19,200 00	737 °3 242 I7	1-2	121 08
1886	36,725 00	318 94		265 78
1883)	,			
1884	5,100 00	52 45	_	19 67
Four years				
1886 J	4,850 00	48 50	7-8	42 44
1882	91,650 00	1,032 20		103 22
1883	78,650 00	913 54		274 06
Five years	60,990 00	754 25		377 13
1885	72,900 00	919 30		643 51
1886 ]	107,675 00	1,103 85	9-10	993 46
Totals	,731,774 66	\$45,685 18	• • •	\$22,705 79
Premiums received since the organ	ization of the	Company	\$	3,461,390 07
Losses paid since the Company or				2,542,528 94
Cash dividends paid stockholders.				403,000 00
Stock dividends declared				50,000 00
Stock owned by the directors at pa	r value			53,166 66
Losses incurred during the year				25,224 30
p	s in Connecti	cast 2004		
Fire risks taken (no marine or inl				\$81,597 36
Premiums received				967 64
Losses paid				5,294 59
Losses incurred	• • • • • • • • • • • • • • • • • • • •	•••••	• • • • • •	2,847 07

#### BUFFALO GERMAN INSURANCE COMPANY.

#### BUFFALO, N. Y.

### Commenced Business, February 16, 1867.

PHILIP BECKER, President.

OLIVER J. EGGERT, Secretary.

#### Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$200,000 00
Whole amount of capital actually paid up in cash	200,000 00

#### II. ASSETS.

Value of real estate owned by the Company unencumbered  Loans on bond and mortgage (first liens), not more than one year's	\$275,000 00
interest due	\$284,150 00
Interest due on bond and mortgage loans	2,171 50
Value of lands mortgaged \$452,230 00	
Buildings (insured for \$230,839.00) 339,216 00	
Total\$791,446 00	

#### Stocks and Bonds owned by the Company.

United States Bonds—	Par Value.	Market Value.	
United States 4 p. c., reg	220,000 00	\$259,600 00	
MISCELLANEOUS-			
German Y. M. A., Buffalo, 1st m.	25,000 00	25,000 00	
Tonawanda Gas Co., Tonawanda,			
N. Y., 1st mort. bonds	15,000 00	15,000 00	
City of Buffalo, N. Y., warrants	40,337 05	40,337 05	
Totals	\$300,337 05	\$339,937 05	\$339,937 05

#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Third Nat. Bank, Buffalo, stock.	\$5,000	\$5,000 }	\$10,000
German Bank, " "	6,000	\$5,000 } 7,500 }	φ10,000
Citizens Gas Co., Buff., 1st m. bds.	30,000	30,000	24,000
German Y. M. A., " " "	60,000	60,000	50,000
Citizens Gas Co., " " "	10,000	10,000	8,000
Union Fire Ins. Co., Buff., stk	2,000	2,200	1,800
Firemen's Fund Ins. Co., San. F., s	4,000	4,000	3,000

	D ** 1	26 1 . 16 1			
Manuf. & Trad. Bk., Buff., stk	Par Val. \$3,000	Market Val. \$3,000 )	Amt. Loane	d.	
Merchants " " "	2,000	2,000	\$4,000		
Buff. & S. W. R. R. bds	1,500	1,500	1,200		
Citizens Gas Co., Buff., 1 m. bds	4,625	4,625	1,200		
Citizens Gas Co., Buff., 1 m. stk	4,700	4,700	8,000		
Union Fire Ins. Co., Buff., stk	1,000	1,100	0,000		
Totals	\$133,825	\$135,625	\$110,000	\$110,000	00
Cash in Company's principal offic	æ			20	94
Cash deposited in bank				135,130	
Interest due and accrued on stock	ks			300	
Interest due and accrued on colla				401	
Gross premiums in due course of	collection			44,935	48
Bills receivable, not matured				691	
Rents due and accrued				1,551	
Assets of the Company			_		
Assets of the Company	at their actu	ai vaine	• • • • • • •	\$1,194,289	01
	II. LIABI				
Losses adjusted and unpaid		#	34,311 30		
Losses reported and unadjusted.			7,230 00		
Losses resisted,			2,112 37		
Gross amount of unpaid				\$23,653	67
Unearned premiums on risks, one	year or less	\$ \$14	2,623 78		
Unearned premiums on risks, mo	re than one	year 13	38,777 13		
Unearned premiums as	computed ab	nove	·	281,400	0.1
Commissions and brokerage				7,834	-
			-		
Total liabilities, except of			•	\$312,888	
Special reserve fund of				. 200,000	
Guarantee surplus fund				200,000	
Capital stock				200,000	
Surplus beyond all liabi	llities	· • • • • • • • • • • •		281,400	81
Total liabilities, inc	c. capital, spe	cial funds, an	d surplus,	\$1,194,289	16
IV. INCO	ME DURII	NG THE Y	EAR.		
Premiums received in cash		<b>\$</b> .	76.047.57		
Deduct reinsurance, rebate, aba			70,041 51		
premiums			1 27F 50		
Notes received for premiums unp	oaid #2	817 76	5,277 52		
Actual cash premiums.				\$380,763	00
Interest on mortgages of real esta				10,631	
Interest on loans and bonds, and				24,880	
From all other sources				17,599	
			-		
Actual cash income		• • • • • • • • • • • • • • • • • • • •		\$433,874	96

# V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$20,281.08 occur-	
ring in previous years) \$210,	494 89
Deduct salvages and reinsurance	793 15
Net amount paid for losses	\$208,701 74
Cash dividends	40,000 00
Commissions and brokerage	78,479 82
Salaries and fees	
Taxes	7,454 16
All other payments	27,366 96
Actual cash expenditure	\$381,712 94

#### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the preced-	Fire	Premiums.
ing year	\$51,595,189 44,705, <b>72</b> 6	\$543,542 26 481,787 73
Total  Deduct those expired and marked off	\$96,300,915 43,460,229	\$1,025,329 99 470,490 85
In force at the end of the year  Deduct amount reinsured	\$52,840,686 986,997	\$554,839 <b>1</b> 4 8,633 87
Net amount in force	\$51,853,689	\$546,205 27

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premius charged.	ns	Fraction unearned.	Premium unearne	
1886	One year or less.	\$26,561,477				\$142,623	78
1885 }	Two years	214,151	2,111	02	1-4	527	75
1886	1 110 years	91,900	828	14	3-4	621	10
1884		6,568,566	64,837	07	1-6	10,806	18
1885	Three years	6,841,419	68,259	88	1-2	34,129	94
1886		7,793,590	79,235	28	5-6	66,029	40
1883		53,450	463	80	1-8	57	98
1884	Four years	54,665	533	54	3-8	200	08
1885	c 10th years	87,529	829	77	5-8	518	61
1886		92,850	849	31	7-8	743	15
1882		471,277	5,355	81	1-10	535	58
1883		608,744	7,522	79	3-10	2,256	84
1884	Five years	574,461	7,219	96	1-2	3,609	98
1885		775,820	9,398	32	7-10	6,578	82
1886		1,063,790	13,513	02	9-10	12,161	72
Total	S ,	\$51,853,689	\$546,205	27		\$281,400	91

Premiums received since the organization of the Company  Losses paid since the Company organized  Cash dividends paid stockholders	\$4,461,921 85 2,147,323 61 505,925 00
Stock owned by directors at par value	68,000 00
Loaned to officers and directors	139,500 00
Loaned to stockholders not officers	14,700 00
Losses incurred during the year	210,962 73
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$544,074
Premiums received	5,340 21
Losses paid	1,735 38
Losses incurred	2,002 76

## CITIZENS INSURANCE COMPANY,

CINCINNATI, OHIO.

Commenced Business, 1858.

F. X. RENO, President.

JOHN B. ABERNATHY, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$200,000 00
Whole amount of capital actually paid up in cash	200,000 00

#### II. ASSETS.

#### Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States	\$51,100 00	\$65,663 50
BANK STOCKS—		
First National Bank, Cincinnati	10,400 00	29,640 00
Third " " "	2,500 00	3,625 00
Fourth " " "	13,000 00	23,725 00
Nat. Lasayette " "	10,000 00	27,500 00
Fidelity Nat. 4" "	10,000 00	15,500 00
RAILROAD STOCKS—		
Cleveland & Pittsburgh	15,000 00	22,650 00
Chicago & Northwestern	10,000 00	11,512 50

Dayroin Bayr	Par Value.	Market Value.	
RAILROAD BOND— Cincinnati Consol, Street R. W. Co.	6,000 00	6,960 00	
Miscellaneous—	0,000 00	0,900 00	
Cin. Gas Light & Coke Co. stock	20,000 00	37,000 00	
Cin. Street Railway Co. stock	10,000 00	10,100 00	
Security Ins. Co. of Cincinnati stock	1,000 00	945 00	
W. U. Telegraph Co. stock	10,000 00	7,512 50	
Totals	\$169,000 00	\$262,333 50	\$262,333 50
Cash in Company's principal office			
Cash deposited in bank			419 74 28,010 99
Gross premiums in due course of collection			15,636 61
Premiums unpaid, more than three more			13,030 01
Assets of the Company at the		_	\$306,400 84
,,,,,,,,			(#J
•			
III. L	IABILITIES.		
Losses adjusted and unpaid			\$1,050 00
Losses reported and unadjusted			8,150 00
•		_	
Gross amount of unpaid losse			\$9,200 00
Deduct reinsurance		_	2,093 56
Net amount of unpaid los			\$7,106 44
Unearned premiums on risks, one year	or less	\$32,077 65	
Unearned premiums on risks, more than			
Unearned premiums on inland navigation	_		
Unearned premiums as compu			36,471 77
Commissions and brokerage			5,723 99
All other liabilities	• • • • • • • • • • • • • • • • • • • •		2,388 08
Total liabilities, except capital			\$51,690 28
Capital stock			200,000 00
Surplus beyond all liabilities.	• <u>• • • • • • • • • • • • • • • • • • </u>		54,710 56
Total liabilities, includin	g capital and su	rplus	\$306,400 84
		•	
IV. INCOME I	OURING THE	VEAD	
IV. INCOME I			•
Dramiums received in sech	Fire	Inland.	
Premiums received in cash  Deduct reinsurance, rebate, abatements	\$100,560 37	\$775 <b>oo</b>	
and return premiums	37,699 17	198 95	
			4.6
Actual cash premiums			\$63,437 25
Interest on loans and bonds, and divide	ends on stocks.		9,949 61
Actual cash income			<b>\$73,386 86</b>

V.	EXI	PEN	FIGI	URE	DUR	ING	THE	YEAR.
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	v. EXPEND	TTURE DUE	ING THE	YEAR.	
Amt. pd. for	losses (includ'g \$1,1)	Fii 73.54	·e.	Inland.	
	ng in previous years)		576 87	\$396 88	
	age and reinsurance.		79 78		
Ne	t amount paid for loss	es \$32,7	97 09	\$396 88	\$33,193 97
Cash divide	nds				16,000 00
Commissions	s and brokerage				9,728 17
Salaries and	fees	• • • • • • • • • • •			8,433 07
					943 18
All other pa	nyments		• • • • • • • • • • • • • • • • • • • •		4,481 88
Ac	tual cash expenditure	e			\$72,780 27
	VI.	MISCELLA	NEOUS.		
	R	isks and Pres	niums.		
In force on t	he 31st day of Decei	nber of the p	reced-	Fire.	Premiums.
	:	_		3,477 00	\$47,223 93
Written or re	enewed during the y	ear	8,02	4,154 00	109,358 43
То	tals		\$11,23	7,631 00	\$156,582 36
	duct those expired a				62,482 00
	In force at the end				\$94,100 36
	Deduct amount rein	sured	1,47	5,754 00	21,524 16
	Net amount in	force	\$4,86	7,478 00	\$72,576 20
			Marine	and Inland.	
In force at the	he end of the year	· · · · · · · · · · · · · · · ·	I	None.	None.
• :	Recapitulation	of Fire Risk	ks and Pren	riums.	
Year written.	Term.	Amount covered.	Gross Premiu charged.	ms Fraction	d. Premiums
1886	One year or less.	\$4,286,854	\$64,154	13 1-2	\$32,077 65
1884		60,600	761	58 1-6	126 93
1885	Three years	83,249	1,213	40 1-2	606 70
1886		11,480	559	10 5-6	465 90
1882		59,970	874	34 1-10	87 43
1883		58,000	968	06 3-10	290 40
1884	Five years	101,450	1,389	07 1-2	694 53
1885		100,700	1,343	11 7-10	940 17
1886		105,175	1,313	41 9-10	1,182 06
To	tals	\$4,867,478	\$72,576	20	\$36,471 77
Premiums re	ceived since the orga	anization of th	e Company		Not reported.
Losses paid	since the Company or	rganized			"
	ds paid stockholders				\$92,000 00
	by directors at par v				18,340 00
Losses incu	rred during the year	r (fire, \$39,9	03.53; mai	rine and	
	\$396.88)				40,300 41

Business in Connecticut, 1886.

## CITIZENS INSURANCE COMPANY,

#### NEW YORK CITY.

## Commenced Business, April, 1837.

EDWARD A. WALTON, President. FRANK M. PARKER, Secretary.

## Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of joint stock or guarante Whole amount of capital actually paid up	\$2,500,000 00			
			•	
II.	ASSETS.			
Value of real estate owned by the Comp Loans on bond and mortgage (first liens)	•		\$142,000 00	,
interest due			55,900 00	)
Interest accrued on bond and mortgage l Value of lands mortgaged Buildings (insured for \$45,200		\$50,500 00	279 50	
Total		\$120,000 00		
Stocks and Bonds	owned by the	Company.		
United States and State Bonds-	Par Value.	Market Value.		
United States 4 p. c., registered	\$170,000 00	\$216,750 00		
United States 4½ p. c., registered.	150,000 00	165,750 00		
Virginia	10,000 00	2,500 00		

UNITED STATES AND STATE BONDS-	Par Value.	Market Value.	
United States 4 p. c., registered	\$170,000 00	\$216,750 00	
United States 4½ p. c., registered.	150,000 00	165,750 00	
Virginia	10,000 00	2,500 00	
RAILROAD BONDS—	10,000 00		
Lake Shore & Michigan Southern.	50,000 00	64,000 00	
Mo., Kansas & Texas 7 p. c	15,000 00	16,650 00	
	٥,	, ,	
Mo., Kansas & Texas 6 p. c	10,000 00	9,900 00	
RAILROAD STOCKS—			
Union Pacific	20,000 00	12,400 00	
N. Y. Central & Hudson River	10,000 00	11,300 00	
BANK STOCKS—			
National Citizens	24,500 00	31,850 00	*
National Bank of Commerce	10,000 00	17,500 00	
Union Trust Company stock	10,000 00	40,000 00	
Totals	\$479,500 00	\$588,600 00	588,600 00

#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loane	ed.
Butchers & Drovers Bank stock	\$1,050	\$1,600	\$900	
National Citizens Bank stock	17,500	22,000	16,000	
Manhattan Life Insurance stock.	500	3,000	1,000	
L. S. & M. S. R. R. bonds	40,000	52,000	38,000	
New York Equitable Ins. stock,.	3,325	5,500		
Pacific Insurance stock	2,000	3,300	10,000	
Germania Insurance stock	2,500	3,750	10,000	
Niagara Fire Insurance stock	2,750	4,400 j		
N. Y., Lack. & Western R. R. bs.	4,000	4,320		
N Y., Chi. & St. Louis R. R. bs.	5,000	4,800	8,500	
Rome, W. & Ogd'rg. R. R. bs.	1,000	1,030 )		
M., K. & Texas R. R. 5 p. c. bs.	36,000	31,300	25,000	
Toledo & Ohio C. R. R. pre. stk,	6,200	6,200 }	20,000	
St. L. & I. M. R. R. 5 p. c. bs	21,000	20,370	20,000	
St. L. & I. M. R. R. 5 p. c. bs	27,000	26,190		
St. L. & I. M. R. R. 2d m. bs	12,000	13,680		
Mo., Kan. & Texas 5 p. c. bs	34,000	29,580		
Lafayette, B. & M. 1st m. bonds.	1,000	1,000		
Northern Pacific 2d m. 6 p. c. bs.	5,000	* 5,100	100,000	
Min. & St. Louis R. R. pre. stk.	20,000	8,600		
Western Union Telegraph stock.	20,000	14,200		
United States Express Co. stock.	7,500	4,800		
St. L. & S. F. R. R. pre. stock	20,000	22,800		
Totals	\$289,325	\$289,520	\$219,400	\$219,400 00
Cash in Company's principal office	<i></i>			3,641 97
Cash deposited in bank				27,871 95
Interest due and accrued on stocks	5			4,757 50
Interest due and accrued on collate	eral loans			319 17
Gross premiums in due course of o				74,134 75
Rents due and accrued				965 01
All other property				3,237 00
Assets of the Company at	t their actual	l value		\$1,121,106 85
III	. LIABIL	ITIES.		
Losses adjusted and unpaid			27,558 32	
Losses reported and unadjusted		4	3,205 47	
Losses resisted			5,777 45	
Gross amount of unpaid	losses	# 7	6,541 24	
Deduct reinsurance			2,118 63	
				#= 6 =
Net amount of unpaid los Unearned premiums on risks, one	zeer or loss	#~.		\$74,422 61
			5,855 82	
Unearned premiums on risks, more			2,475 21	
Unearned premiums as co	•			0
\$9,584.01 for reinsur	ance	· · · · · · · · · · · ·		398,747 02

Commissions and brokerage	\$13,097 65 212 00 1,500 00 700 00 \$488,679 28 300,000 00 332,427 57
Total liabilities, including capital and surplus	\$1,121,106 85
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
premiums	#-96.96 . 66
Actual cash premiums	\$586,864 66 3,414 00
Interest on loans and bonds, and dividends on stocks	30,813 04
Rents	5,342 53
Profit on sale of bonds	1,248 70
Actual cash income	\$627,682 93
V. EXPENDITURES DURING THE YEAR.	•
Amount paid for losses (including \$60,602.41 occurring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15	
ring in previous years)       \$331,504 61         Deduct salvages and reinsurance       6,509 15         Net amount paid for losses	\$324,995 46
ring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15  Net amount paid for losses.  Cash dividends.	29,941 10
ring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15  Net amount paid for losses.  Cash dividends.  Commissions and brokerage.	29,941 10 102,476 22
ring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15  Net amount paid for losses.  Cash dividends.	29,941 10
ring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15  Net amount paid for losses  Cash dividends  Commissions and brokerage  Salaries and fees	29,941 10 102,476 22 47,232 43
ring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15  Net amount paid for losses  Cash dividends  Commissions and brokerage  Salaries and fees  Taxes	29,941 10 102,476 22 47,232 43 17,170 54
ring in previous years) \$331,504 61 Deduct salvages and reinsurance 6,509 15  Net amount paid for losses  Cash dividends  Commissions and brokerage Salaries and fees  Taxes  All other payments  Actual cash expenditure  VI. MISCELLANEOUS.	29,941 10 102,476 22 47,232 43 17,170 54 91,636 32
ring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15  Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks.	29,941 10 102,476 22 47,232 43 17,170 54 91,636 32
ring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15  Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.	29,941 10 102,476 22 47,232 43 17,170 54 91,636 32 \$613,452 07
ring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15  Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Risks.  In force on the 31st day of December of the preceding year. \$86,778,709 46	29,941 10 102,476 22 47,232 43 17,170 54 91,636 32 \$613,452 07  Premiums. \$790,421 01
ring in previous years) \$331,504 61  Deduct salvages and reinsurance 6,509 15  Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Risks.  In force on the 31st day of December of the preceding year.  \$86,778,709 46  Written or renewed during the year 77,921,037 06  Totals \$164,699,746 52	29,941 10 102,476 22 47,232 43 17,170 54 91,636 32 \$613,452 07  Premiums. \$790,421 01 671,656 35 \$1,462,077 36

# Recapitulation of Fire Risks and Premiums.

Year		Amount	Gross prem	iums	Fracti	on Premiums
written.	Term.	covered.	charge		unearn	
1886	One year or less.\$		\$491,711		I-2	\$245,855 82
1885	Two years	159,111 12	1,239		1-4	309 94
1886		141,775 00	697		3-4	523 20
1884		7,840,579 93	67,423		1-6	. 11,237 30
1885	Three years	9,050,929 56	69,054		1-2	34,527 43
1886		9,951,835 46	75,827	_	5-6	63,189 40
1883		141,688 90	867	00	1-8	108 37
1884	Four years	38,151 00	296	78	3-8	111 27
1885	c rour jours	72,200 00	373	89	5.8	233 65
1886		58,483 34	444	69	7-8	389 10
1882		1,158,499 33	10,078	29	1-10	1,007 83
1883		925,023 90	9,124	48	3-10	2,737 35
1884	Five years	1,901,069 33-	23,774	69	1-2	11,887 34
1885		1,985,014 90	23,360	40	7-10	16,352 28
1886		1,973,854 33	22,067	54	9-10	19,860 75
To	tals	88,476,700 17	\$796,342	82	• • • •	\$408,331 03
Premiums re	ceived since the org	ganization of the	e Company			\$9,443,207 93
Losses paid	since the Company	organized				4,454,340 83
	ids paid stockholde					1,730,550 00
Stock owned	by directors at par	value				53,760 00
	ockholders not offic					47,400 00
	red during the year					331,522 99
	sits for the exclusiv					
	of Virginia, \$15,00	•				
	, liabilities, \$5,352.				-	
ties, \$6,	,,		,	, .		
Business in Connecticut, 1886.						
Fine misles tel	(		,			#* 220 #86 00
	ken (no inland)					\$1,320,786 00
	ceived					12,699 95
-						11,756 30
Losses incu	rred					9,262 29

# CITIZENS INSURANCE COMPANY,

# PITTSBURGH, PENN.

# Commenced Business, 1850.

WILLIAM G. JOHNSTON, President. WALTER MORRIS, Secretary.

Attorney in Connecticut, Insurance Commissioner.

### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$500,000 00
Whole amount of capital actually paid up in cash	500,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered  Loans on bond and mortgage (first liens), not more than one year's	\$108,000 00
interest due  Interest accrued on bond and mortgage loans  Value of lands mortgaged  Buildings (insured for \$206,425)  \$631,700 00	205,543 34 2,587 35
Stocks and Bonds owned by the Company.	

	Par Value.	Market Value.
United States Bonds—		
United States registered	\$5,000 00	\$6,412 50
United States coupons	16,000 00	20,520 00
MUNICIPAL AND COUNTY BONDS—		
Allegheny City renewals	5,000 00	5,250 00
Allegheny County compromise	1,000 00	1,300 00
RAILROAD BONDS-		
Pitts. & Birmingham Passenger	1,500 00	1,675 00
Pittsburgh & Connellsville	1,000 00	1,050 00
Pittsburgh, New Castle & Lake Erie	3,000 00	3,585 00
RAILROAD STOCKS-		
Pitts., McKeesport & Youghiogheny	10,000 00	12,000 00
BANK STOCKS—		
First National, Allegheny	10,000 00	17,800 00
First National, Pittsburgh	8,400 00	13,860 00
Masonic, Pittsburgh	5,000 00	5,200 00
Citizens National, Pittsburgh	5,000 00	6,500 00

	Par Value.	Market Value.
Merch. & Mfrs. Nat., Pittsburgh	\$3,000 00	\$3,300 00
Iron City National, "	8,000 00	14,760 00
Exchange "	2,750 00	4,400 00
Allegheny "	10,000 00	13,000 00
Duquesne " " .	15,500 00	19,375 00
Third "	15,000 00	23,250 00
Marine "	10,000 00	10,200 00
Mechanics "	1,250 00	2,500 00
Metropolitan "- "	10,000 00	10,000 00
German "Allegheny	2,500 00	3,100 00
MISCELLANEOUS—		
Safe Deposit Co	5,000 00	6,150 00
Guarantee Co. of North America	250 00	250 00
Springfield School bonds	4,000 00	4,040 00
Howard " "	8,000 00	8,320 00
Sixth Ward, Allegheny, School bds.	5,000 00	6,250 00
Seventh Ward, Allegheny, Sch. bds.	500 00	520 00
German Evang'l Prot. Church bds.	5,000 00	5,200 00
Point Bridge bonds	3,500 00	3,665 00
Eagle Cotton Mills Co. stock	1,000 00	335 00
N. Y. & Cleveland Gas Coal Co. stk.	750 00	750 00
Allegheny Insurance Co. stock	1,000 00	1,120 00
Allegheny Suspension Bridge stock	2,500 00	8,000 00
Birmingham Insurance Co. stock	4,500 00	4,500 00
Monongahela Insurance Co. stock	1,250 00	1,275 00
Totala	#xox xro co	\$010 170 FO

Totals ...... \$191,150 00 \$249,412 50 \$249,412 50

## Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Masonic Bank stock	\$4,450	\$4,628	
Fifth Avenue Bank stock	2,500	2,250	
Mechanics National Bank stock	250	500 }	\$8,539
Iron City National Bank stock	750	1,298	
Peoples Insurance Co. stock	1,750	1,750	
United States registered bonds	5,000	6,400	5,000
Marine National Bank stock	1,500	1,500	950
City Insurance Co. stock	1,250	1,500	1,000
Allegheny Gas stock	1,325	1,590	1,100
Pitts. Nat. Bank of Com. stock	25,000	32,500	18,000
Union Insurance Co. stock	4,000	4,000	3,200
P., C. & St. L. R. R. Co. bond	1,000	1,800 \	2,000
Mt. Oliver In. Plane Co. bonds	2,000	2,000 }	3,000
Monongahela Insurance Co. stk.	6,000	6,000	5,000
Allegheny Gas stock	6,725	13,350	9,500
Citizens National Bank stock	500	630	500
Armenia Insurance Co. stock	3,000	2,700	800
Fifth National Bank stock	10,000	13,000	10,000
Masonic Bank stock	5,000	5,200	4,000

	Par Val.	Market Val.	Amt. Loaned.	
Allegheny Insurance Co. stock	\$1,000	\$840 1		
Artisans Insurance Co. stock	600	600	\$1,000	
M. &. M. National Bank stock	7,650	8,413	7,000	
Allegheny Gas Co. stock	375	450	- 500	
Purchase money mtg. assd. Co	3,000	3,000	2,000	
Totals	\$94,625	\$115,899	\$81,089	\$81,089 00
Cash in Company's principal office	<b></b> .			3,913 43
Cash deposited in bank				26,597 46
Interest accrued on stocks and bond				864 14
Gross premiums in due course of col	lection			32,167 29
Bills receivable, not matured, taken	for premi	ums		460 00
Rents due and accrued				587 38
Assets of the Company at	their actu	al value		\$711,221 89
rissets of the Company at	tircii acto	al value		φ/11,221 09
III.	LIABIL			
Losses reported and unadjusted Unearned premiums on risks, one yes Unearned premiums on risks, more t Unearned premiums on inland navig	ar or less han one y	\$10 rear 7	3,774 71	\$26,062 91
Unearned premiums as com	puted ab	ove	,	\$174,817 43
Commissions and brokerage				6,433 46
Due for salaries, etc		· · · · · · · · · · · · · · ·		410 00
Total liabilities, except capi	ital stock	and surplus.		\$207,723 80
Capital stock				500,000 00
Surplus beyond all liabilities	s			3,498 09
Total liabilities, includ				\$711,221 89
IV. INCOME  Premiums received in cash  Deduct reinsurance, rebate, abatement and return premiums  Actual cash premiums  Notes for premiums remaining unpaid Interest on mortgages of real estate.	\$305,2 tt. 36, \$269,1	re. \$239 74 \$ \$133 12 106 62 \$3	Inland. 1,597 35 1,597 35 5,733 83	\$270,703 97 13,583 76
Interest on loans and bonds, and divi	dends on	stocks		16,166 25
Rents				4,478 71
Actual cash income		••••••		\$304,932 69

# V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (inclu. \$28,527.91	Fire.	Inland.	
occurring in previous years)	\$151,899 34	None.	
Total amount paid for losses.			\$151,899 34
Cash dividends	<i>.</i>		30,000 00
Commissions and brokerage			53,966 98
Salaries and fees			12,069 96
Taxes			9,083 93
All other payments		./	33,207 04
Actual cash expenditure			\$290,227 25

#### VI. MISCELLANEOUS.

Risks and Premium	is.	
In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$23,319,245 00	\$277,731 20
Written or renewed during the year	27,857,813 00	307,632 03
Total	\$51,177,058 00	\$585,363 23
Deduct those expired and marked off	23.075,280 00	246,068 61
In force at the end of the year	\$28,101,778 00	\$339,294 62
Deduct amount reinsured	472,985 00	6,225 74
Net amount in force	\$27,628,793 00	\$333,068 88
In force at the end of the year	Marine and Inland. \$10,500 00	Premiums. \$500 00

# Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiu charged.	ms	Fraction unearned.	Premiu unearne	
1886	One year or less.	\$17,444,120	\$207,549	42	1-2	\$103,774	71
1885	· Two years	103,692	1,010	17	1-4	252	54
1886	1 11 0 y can 0 3	68,255	699	29	3-4	524	47
1884		1,605,949	28,602	37	1-6	4,767	06
1885	Three years	3,028,636	33,416	62	1-2	16,708	31
1886		3,964,604	44,395	97	5-6	36,996	64
1883		12,400	134	79	1-8	16	84
1884	Four years	48,700	586	03	3-8	219	75
1885	roui years	46,532	533	85	5-8	333	65
1886		15,200	154	20	7-8	134	93
1882		8,500	161	50	I-10	16	15
1883		80,502	1,076	39	3-10	322	89
1884	Five years	324,915	4,016	83	1-2	2,008	4I
1885		409,320	5,335	95	7-10	3,735	13
1886		467,468	5,395	50	9-10	4,755	95
To	tals	\$27,628,793	\$333,058	88		\$174,567	43

Premiums received since the organization of the Company  Losses paid since the Company organized	\$2,366,332 oo 1,048,545 oo
Cash dividends paid stockholders	664,000 00
Stock owned by directors at par value	86,650 00
Loaned to stockholders not officers	26,950 00
Losses incurred during the year-fire, \$149,434.34, marine and	
inland, none	149,434 34
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$364,702 00
Premiums received.	3,832 94
Losses paid	3,575 23
Losses incurred	3,585 03

# CLINTON FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, July 11, 1850.

GEO. T. PATTERSON, JR., President. Chas. E. W. Chambers, Secretary.

Attorney in Connecticut, Insurance Commissioner.

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	P
II. ASSETS.	
Loans on bonds and mortgages (first liens)	\$26,400 00
Interest accrued	109 99
Value of lands mortgaged, exclusive of buildings. \$35,50	00 00
Value of buildings (insured for \$13,600.00) 23,50	00 00
Total \$59,00	00 00

#### Stocks and Bonds owned by the Company.

United States Bonds-	Par Value.	Market Value.
United States reg., 4½ p. c., 1891.	\$130,000 00	\$144,300 00
United States reg., currency 6s,1897.	10,000 00	13,000 00
United States reg., currency 6s, 1898.	54,000 00	71,280 00
Legal Tender Notes	11,000 00	11,000 00

RAILROAD BONDS—	Par Value.	Market Value.	
Central of N. Jersey adjustment	\$1,000 00	\$1,070 00	
Central of N. Jersey debenture	1,000 00	1,000 00	
Central of N. Jersey scrip	100 00	100 00	
RAILROAD STOCK—			
N. Y. Central & Hudson River	70,000 00	80,150 00	•
BANK STOCKS—			
American Exchange National	10,000 00	14,500 00	
Merchants	2,050 00	3,348 75	
Del. & Hudson Canal bonds, 1894.	40,000 00	48,400 00	
			#200 140 mm
Totals			\$388,148 75
Cash in Company's principal office			9,565 97
Cash deposited in bank			.393 59
Interest due and accrued on stocks			1,555 00
Gross premiums in due course of collec			37,491 64
Assets of the Company at their	r actual value.		\$463,664 94
III. L	IABILITIES.		
Losses adjusted and unpaid		\$3,248 67	
Losses reported and unadjusted			
Losses resisted	· · · · · · · · · · · · · · · · · · ·	1,000 00	
Gross amount of unpaid losses			\$10,218 67
Deduct reinsurance			None.
Net amount of unpaid losses.			\$10,218 67
Unearned premiums on risks, one year	or less	\$87,052 55	
Unearned premiums on risks, more than	one year	40,488 87	•,
Unearned premiums as compu	ted above		127,541 42
Commissions and brokerage			5,623 74
Borrowed money			20,000 00
Total liabilities, except capital	stock and surp	lus	\$163,383 83
Capital stock			250,000 00
Surplus beyond all liabilities			50,281 11
Total liabilities, including	capital and sur	plus	\$463,664 94
IV. INCOME D	URING THE	E YEAR.	
Premiums received in cash		\$293,077 35	
Deduct reinsurance, rebate, abatement			
premiums		\$52,041 92	
Actual cash premium			\$241,035 43
Interest on mortgages of real estate			1,340 00
Interest on loans and bonds, and divider	nds on stocks		15,336 45
Actual cash income			\$257,711 88

#### V. EXPENDITURES DURING THE YEAR.

0 1 , ,	6,866 18 4,813 78		
Net amount paid for losses		\$122,052	40
Cash dividends paid stockholders		25,000	00
Commissions and brokerage		47,796	98
Salaries and fees	·	21,848	34
Taxes		5,152	52
All other payments		32,272	94
Actual cash expenditure		\$254,123	18

#### VI. MISCELLANEOUS.

Risks and Premiun	zs.	
In force on the 31st day of December of the preced-	Fire,	Premiums.
ing year	\$29,870,000 00	\$202,855 06
Written or renewed during the year		303,233 78
Totals		\$506,088 84 233,672 69
In force at the end of the year  Deduct amount reinsured		\$272,416 <b>15</b> 30,948 4 <b>1</b>
Net amount in force	\$32,493,498 00	\$241,667 74

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiu		Fraction unearned	Premiur unearn	
1886	One year or less.	\$22,734,823	\$174,105	ю	I-2	\$87,052	55
1885	Two years	10,000	63		1-4	15	94
1886}	, 1 110 years	236,238	1,767	15	3-4	1,325	36
1884)		1,602,276	9,741	85	1-6	1,623	64
1885	Three years	2,120,768	12,204	30	I-2	6,102	15
1886 )		3,747,846	28,053	45	5-6	23,377	88
1883		6,000	23	80	1-8	20	82
1884	Four years	15,000	99	14	3-8	37	18
1885	Tour jours	5,000	20	82	5-8	13	oı,
1886 j		6,000	44 !	98	7-8	39	36
1882		318,800	2,109	10	I-IO	210	91
1883		550,370	4,069	43	3-10	1,220	82
1884	Five years	524,980	4,090	00	1-2	2,045	00
1885		101,250	552	92	7-10	387	05
1886 j		514,147	4,521	95	9-10	4,069	75
Tot	als	\$32,493,498	\$241,467 7	74		\$127,541	42
Premiums red	ceived since the org	ganization of th	e Company.		\$	3,800,274	41

Losses paid since the Company organized.....

Cash dividends paid stockholders.....

Stock owned by directors at par value.....

Losses incurred during the year.....

1,802,069 35

1,110,000 00

81,000 00

121,268 60

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$304,165 72
Premiums received	3,013 48
Losses paid	1,324 59
Losses incurred	1,324 59

## COMMERCE INSURANCE COMPANY,

#### ALBANY, N. Y.

Commenced Business, June 1, 1859.

GARRET A. VAN ALLEN, President. RICHARD V. DEWITT, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorize Whole amount of capital actually paid up in cash	" " "
II. ASSETS.	
Value of real estate owned by the Company unencumbered Loans on bond and mortgage (first liens), not more than	" 0 ,
interest due	32,000 00 None.
	85,500 00
Stocks and Bonds owned by the Con	npany.
UNITED STATES BONDS— Par Value. M	arket Value.
United States currency, 1899 \$200,000 00 \$2	:62,000 00

15,000 00

15,000 00

10,000 00

30,000 00

24,000 00

10,400 00

United States 4 per cent., coupon.. 10,000 00 12,000 00

" ....

" ....

BANK STOCKS-

First National

National Exchange,

National Commercial, Albany....

	Par Value. I	Market Value.		
N. Y. State National, Albany	\$4,000 00	<i>\$</i> 6,400 00		
Albany City " "	5,500 00	6,875 00		
National of Cohoes, N. Y	5,000 00	5,000 00		
MISCELLANEOUS-				
City of Springfield	5,000 00	5,000 00		
Totals	\$269,500 00 \$	361,675 00	\$361,675	00
	373	<i>3</i> , , , <i>3</i>	#5 / 13	
Loans or	ı Collateral.			
Par	Val. Market Val	. Amt. Loaned.		
	,000 \$3,900	\$4,000		
Wheeler & Melick Co., Albany. 2	,000 1,000	) "		
Albany Insurance Co., " I,	360 2,040	1,500		
Gold & Stock Telegraph Co 1,	300 1,100	1,000		
National Bank of Cohoes, N.Y. 11,	000,11	10,000		
Totals	660 \$19,040	\$16,500	16,500	00
Cash in Company's principal office			428	
Cash deposited in banks			20,863	
Interest due and accrued on stocks			815	_
Gross premiums in due course of collecti			6,757	
Rents			46	00
Assets of the Company at their	actual value		\$469,086	62
III. LIA	ABILITIES.			
Losses reported and unadjusted		\$4,950 00		
Losses resisted		1,600 00		
Gross amount of unpaid losses.		\$6,550 00		
Deduct reinsurance thereon		None.		
			MC	
Net amount of unpaid losse			\$6,550	00
Unearned premiums on risks, one year of				
Unearned premiums on risks, more than				
Unearned premiums as compute			84,325	
Taxes			400	00
Commissions and brokerage	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	1,351	57
Total liabilities, except capital s	tock and surplus		\$92,627	14
Capital stock	-		200,000	
Surplus beyond all liabilities			176,459	48
Total liabilities, including of			\$469,086	62
Total natifices, including t	apitai and surpid		<i>φ</i> 409,000	02
IV. INCOME DU	RING THE Y	EAR.		
Premiums received in cash	#	161,159 03		
Deduct reinsurance, rebate, abatement,		101,139 03		
premiums		21,006 58		
			#***	
Actual cash premiums			\$140,152	45

COMMER	CE INSURANC	LE COMPAI	N Y .	191
Interest on mortgages of real est	ate			\$1,533 21
Interest on loans and bonds, and				21,945 81
Rents				1,442 65
Dividends on shares of retiring				1,892 00
Actual cash income				\$166,966 12
V. EXPEND	TURE DUR	ING THE	YEAR.	
Amount paid for losses (including				
ring in previous years)			84,943 03	
Deduct reinsurance			6,588 06	
Net amount paid for lo				\$78,354.97
Cash dividends				20,000 00
Commissions and brokerage				26,236 10
Salaries and fees				11,352 00
Taxes				6,016 83
All other payments				7,308 90
Actual cash expenditu	re	•		\$149,268 80
	MISCELLA			
J	Risks and Pres	niums.	Fire.	m ·
In force on the 31st day of Dece	ember of the p	reced-	rire.	Premiums.
ing year			6,462,688	\$177,043 15
Written or renewed during the	year	1	5,598,720	161,330 99
			2,061,408	\$338,374 14
Totals			5,852,420	162,551 22
In force at the end	of the year		6,208,988	\$175,822 92
Deduct amount re			1,052,762	11,072 26
Net amount ir	force		5,156,226	\$164,750 66
Recapitulatio	n of Fire Ris	ks and Pre	miums	
Year	Amount	Gross premit		on Premiums
written. Term.	covered.	charged.	unearn	ed. unearned.
1886 One year or less	\$10,358,673	\$112,358		\$56,179 43
1885 Two years	8,600	67		16 96
1000	10,400	116		87 19
1884	1,120,854	11,749		1,958 29
1885 Three years	1,283,509	13,345	_	6,672 78
1883	1,418,345 8,950	15,247		12,706 12
1884 Four years	19,200	193		11 36 72 58
1885 Four years	28,287	275	• •	172 08
1886	14,400	144		126 00
1882)	166,830	1,908		190 88
1883	135,887	1,612		483 87
1884 Five years	135,785	1,796	1	898 41
1885	197,487	2,544	_	1,780 89
1886	249,019	3,298		2,968 73
Totals	\$15,156,226	\$164,750	66	\$84,325 57

Premiums received since the organization of the Company  Losses paid since the Company organized  Cash dividends paid stockholders	\$3,987,466 oo 2,635,303 oo 624,000 oo
Stock owned by directors at par value	32,125 00
Loaned to directors	10,000 00
Losses incurred during the year	74,908 23
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$506,285 00
Premiums received	5,709 52
Losses paid	1,759 82
Losses incurred	1,759 82

## COMMERCIAL INSURANCE COMPANY,

SAN FRANCISCO, CAL.

Commenced Business, March, 1872.

JOHN H. WISE, President.

Bonds-

United States 4-20s....

Shasta County, Cal.....

Rocklin School District.....

CHARLES A. LATON, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$200,000 00
Whole amount of capital actually paid up in cash	200,000 00
II. ASSETS.	2
Value of real estate owned by the Company unencumbered	\$2,000 00
Loans on bond and mortgage (first liens), not more than one year's	
interest due	195,594 58
Interest due and accrued on bond and mortgage loans	2,155 76
Value of lands mortgaged \$554,700 00	
• Buildings (insured for \$)	
Total \$884,700 00	
Stocks and Bonds owned by the Company.	

Par Value.

17,500 00

5,000 00

\$50,000 00

Market Value.

\$63,625 00

18,775 00

5,100 00

	Par Value.	Market Value.	
STOCKS—	44.	dh = 0	
Merchants Exchange Bk., in liqd'n	\$190,000 00 20,500 00	\$38,000 00 19,808 12	
Spring Valley Water Works  North Beach Mission R. R	12,000 00	11,760 00	
			<i>#</i>
Totals	\$295,000 00	\$157,068 12	\$157,068 12
Loans	on Collateral.		
P	ar Val. Market V	al. Amt. Loaned.	
California Mfg. Co \$1	12,000 \$12,00	\$4,000	
Giant Powder Co	1,000 66	500	
Totals	3,000 \$12,660	\$4,500	4,500 00
Cash in Company's principal office			8,357 73
Cash deposited in bank			12,910 25
Interest due and accrued on stocks and			562 50
Interest due and accrued on collateral l Gross premiums in due course of collec			8 75 69,158 56
Bills receivable not matured			6,226 55
Commercial indorsed notes, not admiss			0,220 55
Assets of the Company at the		-	\$458,542 80
Assets of the Company at the	ii actuai vaiuc		φ430,342 00
III. I	LIABILITIES.		
Losses reported and unadjusted			\$18,753 09
Unearned premiums on risks, one year			* 7.33
Unearned premiums on risks, more tha	n one year	31,276 09	
Unearned premiums on marine and in	land risks	8,282 55	
Unearned premiums as compu	ited above	• • • • • • • • • • • • • • • • • • • •	162,396 03
Commissions and brokerage	· · · · · · · · · · · · · · · · · · ·		14,106 71
Return premiums	• • • • • • • • • • • • • • • • • • • •		1,676 00
Total liabilities except capital	stock and surplu	ıs	\$196,931 83
Capital stock			200,000 00
Surplus beyond all liabilities			61,610 97
Under special deposit in Oregon			
Total liabilities, including	g capital and sur	plus	\$458,542 80
IV. INCOME I	OURING THE	YEAR.	
	Fire.	Marine and Inland	
Premiums received in cash	\$418,157 75	\$36,147 77	
Deduct reinsurance, rebate, abate-	0	. 0.	
ments, and return premiums			
Actual cash premiums	\$332,906 08	28,275 44	\$361,181 52
Interest on mortgages of real estate			13,215 56
Interest on loans and bonds, and divide			6,481 65
All other sources		\$6.226 55	597 99
Actual cash income			
			\$381,476 72

#### V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.		
Amt. paid for losses, (inc'g \$11,499.31				
occurring in previous years)	\$207,644 50	\$27,534 62		
Net amount paid for losses			\$235,179	12
Cash dividends			24,000	00
Commissions and brokerage			76,230	50
Salaries and fees			28,837	45
Taxes			6,930	49
All other payments	• • • • • • • • • • • • • • • • • • •		28,829	21
Actual cash expenditure			\$400,006	77

## VI. MISCELLANEOUS.

Risks and Premiums.					
	Fire.	Premiums.			
In force on the 31st day of December of the preced-					
ing year\$1	8,988,486 00	\$296,623 70			
Written or renewed during the year 2	5,432,743 00	409,907 71			
Totals \$4	4,421,229 00	\$706,531 41			
Deduct those expired and marked off 2.	4,798,165 00	400,501 13			
In force at the end of the year \$1	9,623,064 00	\$306,030 28			
Deduct amount reinsured	699,147 00	12,470 24			
Net amount in force \$13	8,923,917 00	\$293.560 04			
	arine and Inland. \$209,288 00	Premiums. \$15,899 17			

#### Recapitulation of Fire Risks and Premiums.

		-					
Year written.	Term.	Amount covered.	Gross premi charged		Fraction unearned.	Premiun unearne	
1886	One year or less	\$16,409,828	\$256,807	44	I-2	\$128,403	72
1886	Two years	8,350	78	82	3-4	59	11
1884	)	399,048	6,411	78	1-6	1,068	63
1885	Three years	825,390	12,692	07	I-2	6,346	03
1886	)	1,721,831	25,371	89	5-6	21,143	24
1883	)	10,500	280	50	3-10	84	15
1884	To	11,650	235	35	I-2	117	67
1885	Five years	103,587	2,091	89	7-10	1,464	32
1886	J	132,880	2,060	54	9-10	1,882	70
To	otals	\$19,623,064	\$306,030	28		\$160,569	57
Premiums re	eceived since the org	ganization of th	e Company	,	\$	3,207,196	51
Losses paid	since the Company	organized				1,581,849	51
Cash dividends paid stockholders						476,000	00
	d by directors at par					140,800	00

Stock dividends declared.....

80,000 00

-	А	×	-	
ш		2	100	
л				

Loaned to officers and directors	\$40,000 <b>0</b> 0
\$29,534.62)	242,432 90
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$198,054 00
Premiums received	2,839 22
Losses paid	1,086 94
Losses incurred	1,086 94

# CONTINENTAL INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1853.

H. H. LAMPORT, President.

CYRUS PECK, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized Whole amount of capital actually paid up in cash	\$1,000,000 00 1,000,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$693,500 00
Loans on bond and mortgage (first liens), not more than one year's	
interest due	304,810 00
Interest accrued on bond and mortgage loans	7,390 00
Value of lands mortgaged \$339,200 00	·
Buildings (insured for \$269,700) 381,400 00	
Total \$720,600 00	
Stocks and Bonds owned by the Company.	

UNITED STATES AND STATE BONDS-	Par value.	Market value.
United States reg. 6 p. c. cur	\$900,000 00	\$1,193,990 00
United States reg. 4 p. c	175,000 00	224,000 00
United States 4 p. c. coupons	50,000 00	64,000 00

	Par Value.	Market Value.
Alabama, Class A, 1906	\$10,000 00	\$10,600 00
S. Carolina 6 p.c.con. "Brown," 1893	12,000 00	12,840 00
RAILROAD BONDS—		
Cedar Rapids, Ia. Falls and N.W. 1st		
guar. mort. 6 p. c., 1920, reg	50,000 00	54,000 00
Central & Bkg. Co. of Ga. tripartite		
Ist mort. 7 p. c., 1893, reg	100,000 00	112,000 00
Chic., Mil. & St. Paul 1st m. 6 p.c.,	100	.0
1910 (Chic. & Pac. div.), reg	50,000 00	58,500 00
Chicago, Rock Island & Pacific		
coll. and ex. 1st mort. 5 p. c	100,000 00	109,500 00
N. Y. C. & H. R. deb. 5 p. c	50,000 00	54,500 00
Chicago & N. W. 1st mort. sinking		40 4
fund 6 p. c. reg., 1929	50,000 00	58,500 00
Chicago, St. Paul, Minn. & Omaha 1st con. mort. 6 p. c., 1930, reg.	****	700 F00 00
Columbia & Greenville 1st mort.	100,000 00	122,500 00
6 p. c., 1916, reg	fo 000 00	T4 000 00
Elmira, Cortland & Northern, pref.,	50,000 00	54,000 00
1st mort. 6 p. c., 1914, reg	50,000 00	50,000 00
Erie con. 1st m. 7 p. c., 1920, reg.	50,000 00	67,500 00
Indiana, Bloomington & W., pref.,	50,000 00	07,390 00
Ist mort. 7 p. c., 1900, reg	135,000 00	152,550 00
Milwaukee, Lake Shore & Western	133,000 00	152,550 00
Ist con. mort. 6 p. c., 1921, reg.	50,000 00	59,000 00
Morris & Essex 1st con. guar. mort.	30,000 00	39,000
7 p. c., 1915, reg	50,000 00	67,500 00
N. Y., Lackawanna & Western 1st		7,3
mort 6 p. c., 1921, reg	75,000 00	93,750 00
N. Y., L. E. & W. 1st mort. 6 p. c.	•	70773
prior lien, 1908, reg	50,000 00	55,000 00
St. Paul, Minnesota & Manitoba 6		337
p. c. (Dak. exten.), 1910, reg	100,000 00	118,000 00
RAILROAD STOCKS—		
N. Y. & Harlem	75,000 00	165,000 00
BANK STOCKS—		
American Exchange National	25,000 00	33,750 00
Bank of America	6,900 00	11,730 00
Bowery National	5,000 00	10,000 00
Mechanics National	30,000 00	49,500 00
Mercantile "	25,000 00	33,750 00
Merchants "	17,500 00	23,100 00
Metropolitan "	11,000 00	6,600 00
Nassau	5,000 00	6,750 00
Phœnix National	12,440 00	13,186 40
St. Nicholas	18,000 00	20,880 00
Central Trust Co	20,000 00	85,000 00
	0 "	

#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned	
Central Trust Co. stock	\$10,000	\$42,500)	\$40,000	
Brooklyn Trust Co. stock	12,000	37,200	φ40,000	
Cen. R.R. & B. Co., Ga., 7 p.c. b.	10,000	11,200	5.000	
First Nat. Bank of Saugertics stk.	500	500	300	
Mo. Pacific stock	20,000	21,000		
C., M. & St. Paul stock	10,000	9,000 }	25,000	
Mil. & St. P. Ry. 1st con. 7 p. c. b.	2,000	2,400		
Totals	\$64,500	\$123,800	\$70,300	\$70,300 00
Cash in Company's principal office				4,934 27
Cash deposited in bank				331,946 70
Interest due and accrued on stocks				29,111 70
Interest due and accrued on collate	ral loans			392 92
Gross premiums in due course of co	llection			232,876 40
Bills receivable, not matured				307,742 89
Rents due and accrued				5,500 00
Assets of the Company at	their actua	l value		\$5,239,981 28

#### III. LIABILITIES.

Losses reported and unadjusted	
Gross amount of unpaid losses         \$434,221 36           Deduct reinsurance         17,465 06	
Net amount of unpaid losses	\$416,756 30
Unearned premiums as computed above  Commissions and brokerage.  Principal unpaid on scrip or certificates of profits.  Interest due and remaining unpaid.  Cash dividends to stockholders remaining unpaid.	2,383,800 53 30,000 00 27.545 00 6,375 72 646 80
Liabilities, except capital, special funds, and surplus  Capital stock.  Special reserve fund of stockholders  Guaranty reserve fund  Surplus beyond all liabilities.  Amount of such surplus represented by scrip.  \$10,211 00  Under special deposit in Georgia  15,483 06	\$2,865,124 35 1,000,000 00 600,000 00 600,000 00 174,856 93
Liabilities, including capital, special funds, and surplus Unearned premiums represented by instalment notes. \$1,523,502 33	\$5,239,981 28

# IV. INCOME DURING THE YEAR.

Premiums received in cash, gross  Deduct reinsurance, rebate, abate-	Fire. \$2,967,452		Marine and Inland \$456,306 77		
ments, and return premiums	350,329	74	97,314 72		
Actual cash premiums				\$2,976,114	58
Interest on mortgages of real estate				20,237	02
Interest on loans and bonds, and divid	lends on sto	cks		196,586	32
Rents	• • • • • • • • • •		· · · · · · · · _	39,587	43
Actual cash income				\$3,232,525	35

# V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (including \$477,-	Fire	I	Marine and Inland		
903.07 occurring in previous yrs), Deduct salvage and reinsurance	\$1,533,954		\$392,243 21 54,949 60		
Net amount paid for losses.  Cash dividends		-	\$337,293 61	\$1,754,868 153,830	
Scrip or certificates of profit redeemed	d in cash			6,613	32
Commissions and brokerage Salaries and fees				569,435 309,760	_
Taxes				77,765 239,127	
All other payments					

### VI. MISCELLANEOUS.

Risks and Premiums  In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$456,933,860	\$4,053,545 65 2,912,234 83
Totals  Deduct those expired and marked off	\$826,348,772 329,845,455	\$6,965,780 48 2,460,229 11
In force at the end of the year  Deduct amount reinsured		\$4,505,551 37 146,565 34
Net amount in force	\$475,525,763	\$4,358,986 03
In force at the end of the year	Marine and Inland	. Premiums. \$65.900 00

# Recapitulation of Fire Risks ank Premiums.

Year written.	Term,	Amount covered.	Gross premiu	ms	Fraction unearned.	Premiun uncarne	
1886	One year or less	\$181,511,948		00	1.2	\$661,217	
1885	· ·	896,010	2,662		1-4	665	
1886}	Two years	1,106,791	4,022	38	3-4	3,016	79
1884)		45,111,661	336,593	00	1-6	56,098	
1885	Three years	47,250,392	350,511	40	3-6	175,255	70
1886)		52,180,024	409,404	44	5-6	341,170	
1883		895,963	9,089	21	1-8	1,136	15
1884	77	899,928	7,766	17	3-8.	2,912	32
1885	Four years	593,895	5,570	60	5-8	3,481	63
1886		8,239,350	85,571	80	7-8	74,875	32
1882		15,876,401	216,748	94	I-IO	21,674	89
1883		23,271,061	301,724	41	3-10	90,517	32
1884	Five years	30,130,695	410,932	11	5-10	205,466	
1885		35,217,481	464,981	75	7-10	325,487	22
1886		32,344,163	430,971	90	9-10	387,874	71
Tot	als	\$475,525,763	\$4,358,986	03	#	2,350,850	53
	ceived since the org				#2	7 060 240	41
	ince the Company					0,888,892	
-	ds paid stockholder	-				4,191,747	
	red during the year					4,-9-,/4/	30
	\$311,878.65					1,684,155	25
	by directors at par					201,300	
	ockholders not offic					46,000	
	ficers and directors					46,000	
	sited in Georgia fo					4-,	
-	e, \$25,000.00, liabi	•					
	ο, φ23,000,00, 11						
		Scrip.	•				
Balance of sc	rip outstanding and	deliverable to	policy-holde	ers.		\$10,211	00
	tually delivered					None.	
	ds declared during					None.	
~	emiums on which s	•				None.	
-	p accumulation, bef					10,211	00
	p woodiii wii wii ji j	ore will reactif	puominini	• • •	• • • • •	10,411	00
	Busin	ness in Connec	ticut, 1886.				
			]	Fire.	Mar	ine and Inla	nd.
Fire, marine	and inland risks tal	ken				\$108,915	
	ceived				12 67	1,206	
Losses paid.					44 14	10,390	
	ed			16,9	05 64	10,390	46

#### ELIOT INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, January 4, 1873.

GREENLEAF C. GEORGE, President. ALONZO P. CURTIS, Secretary.

Attorney in Connecticut, Insurance Commissioner.

I. CAPITAL.	
Whole amount of capital actually paid up in cash	\$200,000 00

II. ASSETS.	
Value of real estate owned by the Company unencumbered	None.
Loans on bond and mortgage (first liens), not more than one year's	
interest due	\$65,200 00
Interest accrued on bond and mortgage loans	834 62
Value of lands mortgaged \$64,600 00	
Buildings (insured for \$61,500) 46,500 00	

## Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States and State Bonds—		
United States 4½ p. c. gold	\$95,000 00	\$104,737 50
State of Massachusetts 5 p. c	15,000 00	16,050 00
MUNICIPAL AND COUNTY BONDS—		
Boston City 6 p. c	10,000 00	11,700 00
Boston City gold, 5 p. c	15,000 00	18,450 00
Northampton town 6 p. c	20,000 00	22,600 00
BANK STOCKS—		÷
Shawmut National	5,000 00	5,975 00
National Revere	3,700 00	4,458 50
RAILROAD BONDS—		
Worcester & Nashua 5 p. c	15,000 00	16,200 00
Fitchburg R. R. 5 p. c	50,000 00	53,000 00
RAILROAD STOCKS—		
Fitchburg R. R	14,700 00	20,727 00
Norwich & Worcester	2,500 00	4,375 00
Old Colony	5,000 00	9,000 00
Vt. & Mass	5,000 00	7,000 00
Totals	\$255,900 00	\$294,273 00

294,273 09

#### Loans on Collateral.

Loans on Collateral.	
Par Val. Market Val. Amt. Loaned.	
Union Pac. R.R. 1st m. 6 p. c. b \$2,000 00 \$2,280 00	
N. Y. & N. E. R.R. 1 m 6 p. c. b 2,000 00 2,320 00 } \$5,000	
Mich. Central R. R. 8 p. c 1,000 00 1,088 75	
Totals	\$5,000 00
Cash in Company's principal office	1,574 12
Cash deposited in bank	18,603 55
Interest due and accrued on stocks.	3,207 30
Interest due and accrued on collateral loans	121 53
Gross premiums in due course of collection	26,070 09
Bills receivable, not matured	110 72
and the second s	110 72
Assets of the Company at their actual value	\$414,994 93
· ·	
TIT I LADITITUDO	
III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted	
Losses resisted	
Gross amount of unpaid losses	\$21,053 00
Unearned premiums on risks, one year or less \$72,114 63	
Unearned premiums on risks, more than one year 24,269 55	
Unearned premiums as computed above	96,384 18
Commissions and brokerage	2,600 00.
Cash dividends to stockholders remaining unpaid	325 00
All other liabilities	1,525 00
<del></del>	
Total liabilities, except capital stock and surplus	\$121,887 18
Capital stock	200,000 00
Surplus beyond all liabilities	93,107 75
Total liabilities, including capital and surplus	\$414,994 93
Total habilities, metading capital and surpras	#4*4,994 93
IV. INCOME DURING THE YEAR.	
IV. INCOME DURING THE YEAR.  Premiums received in cash	
Premiums received in cash	
Premiums received in cash	\$154 506 70
Premiums received in cash	\$154,506 79
Premiums received in cash	2,907 60
Premiums received in cash	

# V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$14,158 occurring in previous years)	\$91,672 39 1,278 47	
Net amount paid for losses		\$90,393 92
Cash dividends		19,885 00
Commissions and brokerage		32,424 77
Salaries and fees		10,345 83
Taxes		4,368 63
All other payments		11,929 92
Actual cash expenditure		\$169,348 07

# VI. MISCELLANEOUS.

Risks and Premium		
In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$14,115,065 00	\$192,179 76
Written or renewed during the year	16,267,421 00	184,299 70
Totals	\$30,382,486 00	\$376,479 46
Deduct those expired and marked off	14,409,215 00	177,436 02
In force at the end of the year		\$99,043 44
Deduct amount reinsured	485,630 00	6,050 07
Net amount in force	\$15,487,641 00	\$192,993 37

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premius	ms	Fraction unearned.	Premium	
1886	One year or less	\$10,861,830	\$144,229	25	I-2	\$72,114	63
1885	) m	387,837	3,658	72	I-4	914	68
1886	Two years	144,639	1,271	04	3-4	953	28
1884	. )	391,935	5,715	4 <b>I</b>	1-6	952	57
1885	Three years	662,941	8,134	47	1-2	4,067	23
1886	. )	1,054,974	9,761	44	5-6	8,134	53
1883	. ]	14,536	183 :	28	1-8	22	91
1884		12,427	177	4I	3-8	66	52
1885	Four years	25,926	197	00	5-8	122	75
1886°	. j	19,496	207	96	7-8	177	59
1882	. )	254,812	3,295	32	I-I0	329	53
1883		440,804	5,036	92	3-10	1,511	08
1884	Five years	382,576	5,330	58	I-2	2,665	29
1885		366,660	4,317	62	7-10	3,022	33
1886	. J	466,248	1,476	95	9-10	1,329	26
•	Totals	\$15,487,641	\$192,993	37		\$96,384	18

Premiums received since the organization of the Company.  Losses paid since the Company organized.  Cash dividends paid stockholders.  Stock owned by the directors at par value.  Losses incurred during the year.	\$1,679,664 16 796,666 59 250,000 00 10,000 00 97,288 92
Business in Connecticut, 1886.	
Fire risks taken	\$162,887 00
Premiums received	2,155 37
Losses paid	34 56
Losses incurred	187 96

#### EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

#### PROVIDENCE, R. I.

Commenced Business, September, 1860.

FRED. W. ARNOLD, President.

Nat. Bank of Commerce, Prov....

JAS. E. TILLINGHAST, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

## I. CAPITAL. II. ASSETS. Value of real estate owned by the Company unencumbered..... \$129,900 00 Loans on bond and mortgage (first liens), not more than one year's interest due..... 83,400 00 821 60 Interest accrued on bond and mortgage loans..... Value of lands mortgaged ..... \$143,400 00 Buildings (insured for \$67,390.00)... 108,500 00 Total......\$251,900 00 Stocks and Bonds owned by the Company. Par Value. Market Value. UNITED STATES BONDS-United States 4 p. 6. reg. coup.... \$40,000 00 \$51,350 00 BANK STOCKS-Old National, of Providence.... 50,000 00 57,500 00

17,000 00

19,720 00

American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by	9,500 00 3,690 00 2,200 00 0,000 00 9,250 00 1,250 00	American National, Providence \$10,000 oo \$9,500 oo						Par Value Market Value	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00
American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00	9,500 00 3,690 00 2,200 00 0,000 00 9,250 00 1,250 00	American National, Providence \$10,000 oo \$9,500 oo		Par Value. Market Value	Day Value Maday Value	Par Value. Market Value	Par Value. Market Value.		American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00
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Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00         Pawtuxet Valley (end. by N. Y.,       Providence & Boston)       22,000 00       27,610 00	7,610 00	20,000 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00	Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00	Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00	Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00
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		Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00
Quincy, Alton & St. Louis (end. by	0,000 00	Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00         Pawtuxet Valley (end. by N. Y.,	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00
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		Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00  Illinois Central 10,000 00 13,300 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00  Illinois Central 10,000 00 13,300 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " ' 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " ' 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00  New York Elevated. 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston). 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River. 10,000 00 13,300 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00  New York Elevated. 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston). 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River. 10,000 00 13,300 00	Totals\$242,000 00 \$286,770 00 \$286,770 00
		Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00  Illinois Central 10,000 00 13,300 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00  Illinois Central 10,000 00 13,300 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " ' 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " ' 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00  New York Elevated. 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston). 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River. 10,000 00 13,300 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00  New York Elevated. 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston). 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River. 10,000 00 13,300 00	Totals \$242,000 00 \$286,770 00 \$286,770 00
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		Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated	Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	
	\$286,770 00	Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated	Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River. 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals 2242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00  Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00  Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River. 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals 2242,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River. 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals 2242,000 00 \$286,770 00 \$286,770 00	Loans on Collateral.
Mechanics National Bank \$1,000 \$1,440 \$900 900 00	5,770 00 \$286,770 00 t. Loaned.	Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	Loans on Collateral. Par Val. Market Val. Amt. Loaned.
Cash in Company's principal office	5,770 00 \$286,770 00 t. Loaned.	Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00	Loans on Collateral. Par Val. Market Val. Amt. Loaned.
Cash deposited in bank	5,770 00 \$286,770 00 t. Loaned. \$900 900 00	Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated	Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River. 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals 242,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00  Loans on Collateral.  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900 900 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 10,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00  Loans on Collateral.  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900 900 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 10,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00  Loans on Collateral.  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900 900 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals 242,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals 242,000 00 \$286,770 00 \$286,770 00	Loans on Collateral.  Par Val. Market Val. Amt. Loaned.  Mechanics National Bank \$1,000 \$1,440 \$900 900 00
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Central & Hudson River. 10,000 00 11,400 00 Illinois Central. 10,000 00 13,300 00  Totals. \$242,000 00 \$286,770 00 \$286,770 00 \$286,770 00  **Loans on Collateral.**  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900 900 00 Cash in Company's principal office 1,128 26 Cash deposited in bank 223,383 44 Gross premiums in due course of collection 25,272 14 Rents due and accrued 22,393 00 Premiums unpaid (more than three months due) \$201 31 Assets of the Company at their actual value. \$552,765 44  **III. LIABILITIES.**  Losses adjusted and unpaid \$3,799 00 Losses reported and unadjusted. 12,315 00 Losses resisted. 750 00  Gross amount of unpaid losses \$7,90.421 77	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,770 00  Loans on Collateral.  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900 900 00 Cash in Company's principal office 1,128 26 Cash deposited in bank 22,383 44 Gross premiums in due course of collection 25,272 14 Rents due and accrued 25,272 14 Rents due and accrued 25,272 14 Rents due and accrued 25,272 14 Assets of the Company at their actual value \$552,765 44  III. LIABILITIES. Losses adjusted and unpaid \$3,799 00 Losses reported and unadjusted 12,315 00 Losses resisted 750 00 Gross amount of unpaid losses \$79,421 77	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. 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Central & Hudson River. 10,000 00 11,400 00 Illinois Central. 10,000 00 13,300 00  Totals. \$242,000 00 \$286,770 00 \$286,770 00 \$286,770 00  **Loans on Collateral.**  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900 900 00 Cash in Company's principal office 1,128 26 Cash deposited in bank 223,383 44 Gross premiums in due course of collection 25,272 14 Rents due and accrued 22,393 00 Premiums unpaid (more than three months due) \$201 31 Assets of the Company at their actual value. \$552,765 44  **III. LIABILITIES.**  Losses adjusted and unpaid \$3,799 00 Losses reported and unadjusted. 12,315 00 Losses resisted. 750 00  Gross amount of unpaid losses \$7,90.421 77	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. 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Rents due and accrued 2,190 of Premiums unpaid (more than three months due) \$201 31  Assets of the Company at their actual value \$552,765 44  III. LIABILITIES.  Losses adjusted and unpaid \$3,799 00  Losses reported and unadjusted 12,315 00  Gross amount of unpaid losses 750 00  Gross amount of unpaid losses \$16,864 00  Unearned premiums on risks, one year or less \$79,421 77  Unearned premiums on risks, more than one year 36,383 09  Unearned premiums on marine risks 2,804 93  Unearned premiums as computed above 118,609 79	t. Loaned. \$900 900 00  1,128 26  22,383 44  25,272 14  2,190 00  \$201 31  \$552,765 44   3,799 00  2,315 00  750 00  \$16,864 00  0,421 77  6,383 09  ,804 93  118,609 79	Union Pacific, 1st mortgage	Third " " 10,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R.I	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00 RALKROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 11,400 00 Illinois Central Hudson River 10,000 00 13,300 00 Totals 10,000 00 13,300 00 Totals \$242,000 00 \$286,770 00 \$286,770 00  **Leans on Cellateral.**  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900 900 00 Cash in Company's principal office 1,128 26 Cash deposited in bank 22,383 44 Gross premiums in due course of collection: 25,272 14 Rents due and accrued 22,383 44 Gross premiums in due course of collection: \$552,765 44  **III. LIABILITIES.**  Losses adjusted and unpaid \$3,799 00 Losses resisted 750 00  Gross amount of unpaid losses \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, more than one year 36,383 09 Unearned premiums on marine risks 2,804 93 Unearned premiums on marine risks 2,804 93 Unearned premiums as computed above 118,609 79	American National, Providence \$10,000 00 \$9,500 00 Third " " 10,000 00 12,200 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I	American National, Providence \$10,000 00 \$9,500 00 Third " " 10,000 00 12,200 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00 RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 13,300 00 Totals 242,000 00 \$286,770 00 \$286,7	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00 RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 13,300 00 Totals 242,000 00 \$286,770 00 \$286,7	Loans on Collateral.  Par Val. Market Val. Amt. Loaned.  Mechanics National Bank\$1,000 \$1,440 \$900 900 00  Cash in Company's principal office
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Rents due and accrued 2,190 of Premiums unpaid (more than three months due) \$201 31  Assets of the Company at their actual value \$552,765 44  III. LIABILITIES.  Losses adjusted and unpaid \$3,799 00  Losses reported and unadjusted 12,315 00  Gross amount of unpaid losses 750 00  Gross amount of unpaid losses \$16,864 00  Unearned premiums on risks, one year or less \$79,421 77  Unearned premiums on risks, more than one year 36,383 09  Unearned premiums on marine risks 2,804 93  Unearned premiums as computed above 118,609 79  Commissions and brokerage 5,054 43  Cash dividends to stockholders remaining unpaid 1,057 10	t. Loaned. \$900 900 00  1,128 26  22,383 44  25,272 14  2,190 00  \$201 31  \$552,765 44   3,799 00  2,315 00  750 00  \$16,864 00  0,421 77  6,383 09  ,804 93  118,609 79  5,054 43  1,057 10	Union Pacific, 1st mortgage	Third " " 10,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,7	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 12,200 00 RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 11,400 00 III,400 00 II,400 II,4	American National, Providence	American National, Providence	Third " " 10,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00 Totals \$242,000 00 \$286,77	Third " " 10,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00 Totals \$242,000 00 \$286,77	Par Val. Market Val. Amt. Loaned.
Rents due and accrued 2,190 of Premiums unpaid (more than three months due) \$201 31  Assets of the Company at their actual value \$552,765 44  III. LIABILITIES.  Losses adjusted and unpaid \$3,799 00  Losses reported and unadjusted 12,315 00  Coross amount of unpaid losses 750 00  Gross amount of unpaid losses \$16,864 00  Unearned premiums on risks, one year or less \$79,421 77  Unearned premiums on risks, more than one year 36,383 09  Unearned premiums on marine risks 2,804 93  Unearned premiums as computed above 118,609 79  Commissions and brokerage 5,054 43  Cash dividends to stockholders remaining unpaid 1,057 10	t. Loaned. \$900 900 00  1,128 26  22,383 44  25,272 14  2,190 00  \$201 31  \$552,765 44   3,799 00  2,315 00  750 00  \$16,864 00  0,421 77  6,383 09  ,804 93  118,609 79  5,054 43  1,057 10	Union Pacific, 1st mortgage	Third " " 10,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00  Totals \$242,000 00 \$286,770 00 \$286,7	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 12,200 00 RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 11,400 00 III,400 00 II,400 II,4	American National, Providence	American National, Providence	Third " " 10,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00 Totals \$242,000 00 \$286,77	Third " " 10,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00 Totals \$242,000 00 \$286,77	Par Val. Market Val. Amt. Loaned.
Rents due and accrued 2,190 of Premiums unpaid (more than three months due) \$201 31  Assets of the Company at their actual value \$552,765 44  III. LIABILITIES.  Losses adjusted and unpaid \$3,799 00  Losses reported and unadjusted 12,315 00  Losses resisted 750 00  Gross amount of unpaid losses \$16,864 00  Unearned premiums on risks, one year or less \$79,421 77  Unearned premiums on risks, more than one year 36,383 09  Unearned premiums on marine risks 2,804 93  Unearned premiums as computed above 118,609 79  Commissions and brokerage 5,054 43  Cash dividends to stockholders remaining unpaid 1,057 100  Taxes, rent, etc 3,500 00	t. Loaned. \$900 900 00 1,128 26 22,383 44 25,272 14 2,190 00 \$201 31 \$552,765 44  3,799 00 2,315 00 750 00 \$16,864 00 0,421 77 5,383 09 3,804 93 118,609 79 5,054 43 1,057 10 3,500 00	Union Pacific, 1st mortgage	Third " " 1,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I. 10,000 00 12,200 00 First National, Warren, R.I. 10,000 00 10,000 00 RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00 RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00 Totals \$242,000 00 \$286,77	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I	Third " " 10,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston). 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS—  N. Y. Central & Hudson River. 10,000 00 11,400 00 Illinois Central. 10,000 00 13,300 00  Totals. \$242,000 00 \$286,770	Third " " 10,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00 RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston). 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS—  N. Y. Central & Hudson River. 10,000 00 11,400 00 Illinois Central. 10,000 00 13,300 00  Totals. \$242,000 00 \$286,770	Par Val. Market Val. Amt. Loaned.   Mechanics National Bank
Rents due and accrued 2,190 of Premiums unpaid (more than three months due) \$201 31  Assets of the Company at their actual value \$552,765 44  III. LIABILITIES.  Losses adjusted and unpaid \$3,799 00  Losses reported and unadjusted 12,315 00  Losses resisted 750 00  Gross amount of unpaid losses \$16,864 00  Unearned premiums on risks, one year or less \$79,421 77  Unearned premiums on risks, more than one year 36,383 09  Unearned premiums on marine risks 2,804 93  Unearned premiums as computed above 118,609 79  Commissions and brokerage 5,054 43  Cash dividends to stockholders remaining unpaid 1,057 10  Taxes, rent, etc 3,500 00  Total liabilities, except capital stock and surplus \$145,085 32	1. Loaned. \$900 900 00 1,128 26 22,383 44 25,272 14 2,190 00 \$2315 \$552,765 44  \$3,799 00 2,315 00 750 00 \$16,864 00 0,421 77 6,383 09 8,804 93 118,609 79 5,054 43 1,057 10 3,500 00 \$145,085 32	Union Pacific, 1st mortgage	Third	American National, Providence	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 12,200 00 RAILROAD BONDS— Union Pacific, 1st mortgage. 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston). 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00 RAILROAD STOCKS— N. Y. Central & Hudson River. 10,000 00 13,300 00 Totals. \$242,000 00 \$286,770 00  **Leans on Cellateral.**  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900 Cash in Company's principal office. 22,383 44 Gross premiums in due course of collection: 22,238 34 Gross premiums in due course of collection: 22,272 14 Rents due and accrued 22,383 44 Gross premiums unpaid (more than three months due). \$201 31 Assets of the Company at their actual value. \$552,765 44  **III. LIABILITIES** Losses adjusted and unpaid . \$3,799 00 Losses resisted . 750 00 Gross amount of unpaid losses . \$79,421 77 Unearned premiums on risks, one year or less . \$79,421 77 Unearned premiums on risks, one year or less . \$79,421 77 Unearned premiums on marine risks . 2,804 93 Unearned premiums as computed above . 118,609 79 Commissions and brokerage . 5,054 43 Cash dividends to stockholders remaining unpaid . 1,057 10 Taxes, rent, etc . 3,500 00 Total liabilities, except capital stock and surplus . \$145,085 32	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 12,200 00 RAILROAD BONDS— Union Pacific, 1st mortgage. 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston). 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00 RAILROAD STOCKS— N. Y. Central & Hudson River. 10,000 00 13,300 00 Totals. \$242,000 00 \$286,770 00  **Leans on Cellateral.**  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900 Cash in Company's principal office. 22,383 44 Gross premiums in due course of collection: 22,238 34 Gross premiums in due course of collection: 22,272 14 Rents due and accrued 22,383 44 Gross premiums unpaid (more than three months due). \$201 31 Assets of the Company at their actual value. \$552,765 44  **III. LIABILITIES** Losses adjusted and unpaid . \$3,799 00 Losses resisted . 750 00 Gross amount of unpaid losses . \$79,421 77 Unearned premiums on risks, one year or less . \$79,421 77 Unearned premiums on risks, one year or less . \$79,421 77 Unearned premiums on marine risks . 2,804 93 Unearned premiums as computed above . 118,609 79 Commissions and brokerage . 5,054 43 Cash dividends to stockholders remaining unpaid . 1,057 10 Taxes, rent, etc . 3,500 00 Total liabilities, except capital stock and surplus . \$145,085 32	Par Val. Market Val. Amt. Loaned.   Mechanics National Bank
Rents due and accrued 2,190 of Premiums unpaid (more than three months due) \$201 31  Assets of the Company at their actual value \$552,765 44  III. LIABILITIES.  Losses adjusted and unpaid \$3,799 00  Losses reported and unadjusted 12,315 00  Losses resisted 750 00  Gross amount of unpaid losses \$16,864 00  Unearned premiums on risks, one year or less \$79,421 77  Unearned premiums on risks, more than one year 36,383 09  Unearned premiums on marine risks 2,804 93  Unearned premiums as computed above 118,609 79  Commissions and brokerage 5,054 43  Cash dividends to stockholders remaining unpaid 1,057 10  Taxes, rent, etc 3,500 00  Total liabilities, except capital stock and surplus \$145,085 32  Capital stock 300,000 00	t. Loaned. \$900 900 00 1,128 26 22,383 44 25,272 14 2,190 00 \$2315 \$552,765 44  \$3,799 00 2,315 00 750 00 \$16,864 00 0,421 77 5,383 09 8,804 93 118,609 79 5,054 43 1,057 10 3,500 00 \$145,085 32 300,000 00	Union Pacific, 1st mortgage	Third	American National, Providence	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I 10,000 00 12,200 00 RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 13,300 00 Totals 10,000 00 13,300 00 Totals \$242_000 00 \$286,770 00 \$286,770 00  **Loans on Collateral.**  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900  Gash deposited in bank \$1,000 \$1,440 \$900  Premiums in due course of collection 225,272 14 Rents due and accrued 225,272 14 Rents due and accrued 25,272 14 Rents due and accrued 25,272 14 Rents due and accrued 25,272 14 Rents due and accrued \$25,275 44  **Assets of the Company at their actual value \$552,765 44  **III. LIABILITIES.** Losses adjusted and unpaid \$3,799 00 Losses reported and unadjusted 12,315 00 Losses reported and unadjusted \$1,215 00 Losses reported and unadjusted \$1,217 00 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year o	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R.I 10,000 00 12,200 00 RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00 RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 13,300 00 Totals 10,000 00 13,300 00 Totals \$242_000 00 \$286,770 00 \$286,770 00  **Loans on Collateral.**  Par Val. Market Val. Amt. Loaned. Mechanics National Bank \$1,000 \$1,440 \$900  Gash deposited in bank \$1,000 \$1,440 \$900  Premiums in due course of collection 225,272 14 Rents due and accrued 225,272 14 Rents due and accrued 25,272 14 Rents due and accrued 25,272 14 Rents due and accrued 25,272 14 Rents due and accrued \$25,275 44  **Assets of the Company at their actual value \$552,765 44  **III. LIABILITIES.** Losses adjusted and unpaid \$3,799 00 Losses reported and unadjusted 12,315 00 Losses reported and unadjusted \$1,215 00 Losses reported and unadjusted \$1,217 00 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year or less \$79,421 77 Unearned premiums on risks, one year o	Third	Third	Par Val. Market Val. Amt. Loaned.   Mechanics National Bank
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	0,000 00	Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00         Pawtuxet Valley (end. by N. Y.,	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00
		Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00
Providence & Boston) 22,000 00 27,610 00		Union Pacific, 1st mortgage 25,000 00 29,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00	Providence & Boston)
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New York Elevated	7,610 00	D	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00	New York Elevated
Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00         Pawtuxet Valley (end. by N. Y.,       Providence & Boston)       22,000 00       27,610 00	7,610 00	First National, Warren, R.1 10,000 00 10,000 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00	Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00	Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00	Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00
RAILROAD BONDS—       25,000 00       29,250 00         Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00         Pawtuxet Valley (end. by N. Y.,       Providence & Boston)       22,000 00       27,610 00	9,250 00_ 1,250 00 7,610 00		Third " " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	Third " " 3,000 00 3,690 00	Third " " 3,000 00 3,690 00	RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00
First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00_  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00	9,250 00 1,250 00 7,610 00	3, 3, 7		American National, Providence \$10,000 00 \$9,500 00	American National, Providence \$10,000 00 \$9,500 00	American National, Providence \$10,000 00 \$9,500 00			First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00
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Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00	3,690 00 2,200 00 0,000 00 9,250 00 1,250 00 7,610 00		American National Providence #10.000.00 #0.100.00						Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy) 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00
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Fourth " " 10,000 00 12,200 00 First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00	2,200 00 0,000 00 9,250 00 1,250 00 7,610 00	TP1: 1	American National, Providence \$10,000 00 \$9,500 00				Amonican National Descridence the control of the control of		Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage
RAILROAD BONDS—       25,000 00       29,250 00         Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00         Pawtuxet Valley (end. by N. Y.,       Providence & Boston)       22,000 00       27,610 00	9,250 00_ 1,250 00 7,610 00	Fourth " 10,000 00 12,200 00	Third " " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	Third " " 3,000 00 3,690 00	Third " " 3,000 00 3,690 00	RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00
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RAILROAD BONDS—       25,000 00       29,250 00         Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00         Pawtuxet Valley (end. by N. Y.,       Providence & Boston)       22,000 00       27,610 00	9,250 00_ 1,250 00 7,610 00		Third " " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	Third " " 3,000 00 3,690 00	Third " " 3,000 00 3,690 00	RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00
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Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00         Pawtuxet Valley (end. by N. Y.,       Providence & Boston)       22,000 00       27,610 00	7,610 00		Third " " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00  Third " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	American National, Providence \$10,000 00 \$9,500 00 Third " 3,000 00 3,690 00	Third " " 3,000 00 3,690 00	Third " " 3,000 00 3,690 00	Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00
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Providence & Boston) 22,000 00 27,610 00		Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00	Providence & Boston)
	0,000 00	Union Pacific, 1st mortgage       25,000 00       29,250 00         New York Elevated       25,000 00       31,250 00         Pawtuxet Valley (end. by N. Y.,	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,	Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00
		Union Pacific, 1st mortgage 25,000 00 29,250 00_  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " 10,000 00 12,200 00  First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00	
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		Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00  Illinois Central 10,000 00 13,300 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I	American National, Providence \$10,000 00 \$9,500 00  Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston) 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by  Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00  Illinois Central 10,000 00 13,300 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " ' 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS— Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS— N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 13,300 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00  New York Elevated. 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston). 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River. 10,000 00 13,300 00	Third " " 3,000 00 3,690 00  Fourth " " 10,000 00 12,200 00  First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage. 25,000 00 29,250 00  New York Elevated. 25,000 00 31,250 00  Pawtuxet Valley (end. by N. Y.,  Providence & Boston). 22,000 00 27,610 00  Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River. 10,000 00 13,300 00	Totals\$242,000 00 \$286,770 00 \$286,770 00
Louns on Conquerun,		Union Pacific, 1st mortgage 25,000 00 29,250 00  New York Elevated	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R.I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 \$286,770 00 \$286,770 00	American National, Providence \$10,000 00 \$9,500 00 Third " " 3,000 00 3,690 00 Fourth " 10,000 00 12,200 00 First National, Warren, R. I 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy). 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 \$286,770 00 \$286,770 00	Third " " 3,000 00 3,690 00 Fourth " " 10,000 00 12,200 00 First National, Warren, R. I. 10,000 00 10,000 00  RAILROAD BONDS—  Union Pacific, 1st mortgage 25,000 00 29,250 00 New York Elevated. 25,000 00 31,250 00 Pawtuxet Valley (end. by N. Y., Providence & Boston) 22,000 00 27,610 00 Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy) 10,000 00 10,000 00  RAILROAD STOCKS—  N. Y. Central & Hudson River 10,000 00 11,400 00 Illinois Central 10,000 00 \$286,770 00 \$286,770 00	

# IV. INCOME DURING THE YEAR.

	Fire.		Marine.	
Premiums received in cash	\$219,109	80	\$20,343 04	
Deduct reinsurance, rebate, abate-				
ments, and return premiums	22,995	31	2,613 81	
Actual cash premiums			\$17,729 23	\$213,843 72
Interest on mortgages of real estate				3,245 19
Interest on loans and bonds, and divide	ends on sto	cks.		13,911 96
Rents				3,204 09
Actual cash income				\$234,204 96

# V. EXPENDITURE DURING THE YEAR.

Amt.pd.for losses (includ'g \$25,774.73	Fire.	Marine and Inland.		
occurring in previous years) Deduct salvage and reinsurance	\$102,469 10 4,063 41	\$31,493 26 10,067 36		
Net amount paid for losses.  Cash dividends	\$98,405 69	\$21,425 90	\$119,831 59 20,846 00	
Commissions and brokerage			38,377 79	
Salaries and fees			28,943 74	
Taxes			7,873 94	
Actual cash expenditure			\$215,873 06	

#### VI. MISCELLANEOUS.

Risks and Premiums  In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year Written or renewed during the year	\$19,386,671 17	\$232,940 17 219,109 80
Totals	\$38,365,088 15	\$452,049 97 217,799 88
In force at the end of the year  Deduct amount reinsured		\$234,250 09 1,928 02
Net amount in force	\$19,330,726 88	\$232,322 07
In force at the end of the year	Marine and Inland. \$296,712 00	Premiums. \$2,804 93

# Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.		Gross premiums	Fraction unearned	
1886	One year or less	\$12,744,740	39	\$158,843 54	I 2	\$79,421 77
1885	TD	84,195	00	809 22	I-4	202 30
1886	Two years	24,160	00	230 57	3-4	172 92
1884		707,271	50	7,035 89	1-6	1,072 65
1885	Three years	661,099	83	7,243 14	I-2	3,621 57
1886		992,598	33	10,124 50	5-6	8,437 08
1883		34,950	00	424 85	1-8	53 11
1884	Four years	27,620	00	284 54	3-8	106 70
1885	1 our years	35,430	00	331 23	5-8	207 02
1886 j		57,850	00	1,317 97	7-8	1,153 22
1882		1,021,334	00	12,976 19	1-10	1,297 62
1883		724,773	33	8,099 77	3-10	2,429 93
1884	Five years	628,369	50	7,353 76	I-2	3,676 88
1885		690,439	50	7,850 54	7-10	5,495 37
1886 j		895,895	50	9,396 36	9-10	8,456 72
Tot	als	\$19,330,726	88	\$232,322 07		\$115,804 86
Premiums re	ceived since the or	ganization of	the	Company	\$:	2,941,623 50
Losses paid s	since the Company	organized				2,011,477 61
	ds paid stockholde					404,000 00
Stock owned	by the directors at	t par value				65,410 00
	ficers and director					900 00
			Fir	e. Mai	ine.	Total.
Losses incur	red during the year	r \$9	7,42	8 81 \$15,3	61 81	\$112,790 62
Business in Connecticut, 1886.						
						ine and Inland.
	and inland risks				0 0	\$4,175 00
Premiums received						
	Losses paid					
Losses incur	red			1,6	28 87	None.

# FARRAGUT FIRE INSURANCE COMPANY,

#### NEW YORK.

#### Commenced Business, January 30, 1872.

JOHN E. LEFFINGWELL, President. SAMUEL DARBEE, Secretary.

### Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized Whole amount of capital actually paid up in cash	\$200,000 00 2 <b>00,0</b> 00 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$6,000 00
Loans on bond and mortgage (first lien), not more than one year's	
interest due	9,500 00
Interest accrued on bond and mortgage loan	132 80
Value of lands mortgaged \$8,000 00	
Buildings (insured for \$10,000) 10,500 00	
Total	

#### Stocks and Bonds owned by the Company.

United States Bonds—	Par Value.	Market Value.	
United States 4 p. c., reg	\$60,000 00	\$76,500 00	
United States 4½ p. c., reg	50,000 00	55,250 00	
MUNICIPAL BONDS-	· ·	33, 5	
District of Columbia 3-65	50,500 00	61,357 50	
RAILROAD BONDS-			
N. Y., W. S. & B. 4 p. c	50,000 00	51,500 00	
N. Y., O. & W. 6 p. c	50,000 00	53,500 00	
BANK STOCKS—			
Fourth National	10,000 00	14,000 00	
N. Y. Produce Exchange	5,200 00	5,720 00	
Long Island Loan & Trust Co	25,000 00	39,250 00	
MISCELLANEOUS-			
Brooklyn Gas Light Co. stock	11,250 00	11,250 00	
Peoples Gas Light Co. stock	10,000 00	5,000 00	
Citizens Gas Light Co. stock	4,000 00	2,200 00	
Totals,	\$325,950 00	\$375,527 50	375,527 50

#### Loans on Collateral.

	Par Val	Market	Val	Amt. Loaned.		
Bushwick R. R. Co. stock	\$300			\$300		
Exchange Fire Ins. stock	2,610	2,649	15	2,000		
Central National Bank stock	2,500	3,125	00	2,500		
Totals	\$5,410	\$6,239	15	\$4,800	4,800	00
Cash in Company's principal office					29	98
Cash deposited in bank					18,267	61
Interest due and accrued on collatera					72	
Gross premiums in due course of coll					21,534	
Rents due and accrued, etc					169	50
Assets not admitted (office furniture,	etc)	• • • • • •		\$4,000 00 		
Assets of the Company	at their	actual v	alue		\$436,034	31
Losses adjusted and unpaid Losses reported and unadjusted Cross amount of unpaid lo Unearned premiums on risks, one ye Unearned premiums on risks, more the	ssesar or less	year		\$69,989 <b>2</b> 6 34,53 <b>1 2</b> 7	\$15,466	
Unearned premiums as com Commissions and brokerage	_				104,520	
Due and accrued for salaries, etc					2,108	
Taxes					450	
Total liabilities, except capi					\$124,510	
Capital stock					200,000	-
Surplus beyond all liabilitie					111,524	
Total liabilities, includ	ing capita	ıl and sı	rplu	s	\$436,034	31
IV. INCOME Premiums received in cash  Deduct reinsurance, rebate, abatem premiums  Actual cash premiums  Interest on mortgages of real estate. Interest on loans and bonds, and divi	nent and	retur	#1	14,782 74	\$168,347 545 15,476	00
Rents					308	
Actual cash income					\$184,677	_
riotaar oasii income,				• • • • • • • •	#104,0//	22

2,500 00

# V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$6,716 o8 occurring in previous	
years)	\$89,571 99
Cash dividends	20,000 00
Commissions and brokerage	26,080 75
Salaries and fees	22,832 00
Taxes	4,145 64
All other payments	19,316 33
Actual cash expenditure	\$181,946 71

## VI. MISCELLANEOUS.

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In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$30,318,997 24,870,178	\$212,660 38 191,984 99
Totals  Deduct those expired and marked off	\$55,189,175 27,360,830	\$404,645 37 192,376 86
In force at the end of the year  Deduct amount reinsured	\$27,828,345 1,053,305	\$212,268 51 9,771 83
Net amount in force	\$26,775,040	\$202,496 68

## Recapitulation of Fire Risks and Premiums.

	-	~				
Year written	Term.	Amount covered.	Gross premiur charged.	ns Fraction		
1886	One year or less	\$18,441,411	\$139,978 5	3 ÎI-2	\$69,989	26
1885	)	4,100	34 8	8 1-4	8	72
1886	Two years	1,000	6 o	I 3-4	4	51
1884	)	1,749,464	12,911 7	5 1-6	2,151	96
1885	Three years	2,772,442	17,813 5	4 I-2	8,906	77
1886	)	2,570,330	19,481 2	6 5-6	16,234	38
1883	)	15,050	145 8	ı 1-8	18	23
1884	F	4,350	43 5	0 3-8	16	31
1885	Four years					
1886		58,700	458 9	5 7-8	401	58
1882	, )	158,345	1,674 7	3 1-10	167	47
1883		158,599	1,561 7	3 3-10	468	51
1884	Five years	265,754	2,264 3	O I-2	1,132	15
1885		254,234	2,444 I	9 7-10	1,710	93
1886	j	321,261	3,677 5	0 9-10	3,309	75
То	tals	\$26,775,040	\$202,496	58	\$104,520	53
Premiums re	ceived since the org	anization of th	e Company		\$2,220,537	87
Losses paid	since the Company	organized			927,057	28
Cash dividends paid stockholders					354,000	00
Stock owned by the directors at par value					48,550	00
Losses incurred during the year					92,247	83
	ned to officers and di				3,800	00

Amount loaned to stockholders not officers.....

## Business in Connecticut, 1886.

Fire risks taken (no inland)	\$410,417 00
Premiums received	4,319 82
Losses paid	2,978 49
Losses incurred	2,958 49

# FIRE ASSOCIATION OF PHILADELPHIA,

#### PHILADELPHIA, PENN.

Commenced Business, September 1, 1817.

JESSE LIGHTFOOT, President.

W. S. WINSHIP, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of capital actually paid up in cash	\$500,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$58,650 00
Loans on bond and mortgage (first liens), not more that one year's	
interest due	1,205,071 31
Loans on bond and mortgage (first liens), more than one year's in-	
terest due (of which \$2,666.67 is in process of foreclosure)	3,866 67
Interest due and accrued on bond and mortgage loans	21,948 89
Value of mortgaged premises \$2,018,327 00	
Buildings (insured for \$901,485 00) 1,372,093 00	
Total \$3,390,420 00	

# Stocks and Bonds owned by the Company.

United States Bonds—	Par Value.	Market Value.
United States 4 p. c., reg	\$200,000 00	\$255,000 00
United States 4½ p. c., reg	132,000 00	145,200 00
MUNICIPAL BONDS—		
Camden 7 p. c., reg	6,000 00	6,420 00
Philadelphia city 6 p. c	402,600 00	523,727 00
Cincinnati 7 g p. c. loan	125,000 00	163,750 00
City of Clay Center coup. bds	3,000 00	3.000 00

Railroad Bonds—	Par Value	e. Market Value.
	#¥0.000	00 ### 000 00
Catawissa 7 p. c., reg	\$10,000	
Lehigh Valley 7 p. c., reg	32,000	
Shamokin Valley & Pottsville 7 p.c.,	20,000	•
Philadelphia & Erie 5 p. c	100,000	
Belt R. R. & Stock Yards 6 p. c	50,000	53,750 00
Philadelphia City Passenger 5 p. c.	50,000	55,000 00
Louisville & Nashville 6 p. c	100,000	00 105,000 00
Texas & Pac. 6 p. c. 1st mort	13,000	00 14,170 00
Lehigh Valley 6 p. c	100,000	00 135,000 00
Pennsylvania gen. mort. 6 p. c	58,000	00 76,560 00
Pennsylvania con. mort. 6 p. c	50,000	00 65,250 00
Pennsylvania 6 p. c	103,000	00 112,270 00
Northern Central 6 p. c	168,000	201,600 00
Huntington & Broad Top 1 m.7 p.c.,	15,000	00 16,575 00
Northern Pacific land grant 6 p. c.,	25,000	29,687 50
RAILROAD STOCKS-		
Pennsylvania	126,500	00 144,842 50
Phila., Germantown & Norristown,	16,550	00 38,561 50
Chestnut Hill	3,500 (	
MISCELLANEOUS-	373	, 33
Masonic Temple 5 p. c	20,000	21,600 00
Fire Association stock	22,500 (	
Lehigh Coal & Nav. 7 p. c. bonds	100,000	00 129,000 00
Penn. & N. Y. Canal 7 p. c. bonds,	8,000	9,440 00
Car Trust of N.Y., No. 3, series G	20,000	00 18,000 00
Phila. & Reading 6p. c. car tr. cert.,	25,000 (	
Peoria Mercan. Lit. Ass. 6 p.c. bds,	25,000	•
Mortgage Trust of Pa. deb. bds	50,000	0.
Totals		- #4. #64.018 #0

# Loans on Collateral.

	Par Val.	Market Val.	Amt. Loane	d.
Fire Association stock	\$2,250	\$13,500	\$6,800	
Phila. city loan	5,000	6,400	5,000	
Phila. & Reading gen. m. bds	53,000	53,530	45,000	
Phila. & Reading gen. m. bds	20,000	20,200 \	40,000	
Lomb. & So.St. Pass. R'y Co. stk.	7,500	28,950 }	40,000	
Totals	\$87,750	\$122,580	\$96,800	96,800 00
Cash in Company's principal office			,	5,653 65
Cash deposited in bank				147,096 07
Interest due and accrued on stocks				8,150 00
Interest due and accrued on collate	eral loans			954 74
Gross premiums in due course of o	collection	,		168,144 26
Rents due and accrued				850 55
Gross assets				\$4,479,204 64
Deduct value of Company	ıy's own sto	ck owned		135,000 00
Assets of the Company a	t their actua	ıl value		\$4,344,204 64

#### III. LIABILITIES.

III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted	
Losses resisted	
Gross-amount of unpaid losses	\$131,607 34
Unearned premiums on risks, one year or less \$603,091 99	
Unearned premiums on risks, more than one year 458,332 92	
Unearned premiums, as computed above	1,061,424 91
Reclaimable on perpetual fire policies	1,812,980 36
Commissions and brokerage	33,628 85
Total liabilities, except capital stock and surplus	
Capital stock, less 450 shares owned by Company	477,500 00
Surplus beyond all liabilities.	827,063 18
Under special deposits in other States \$36,586 o3	
Total liabilities, including capital and surplus	\$4,344,204 04
Total habilities, including capital and surplus	\$4,344,204 04
Total habilities, including capital and surplus	<i>p</i> 4,344,204 04
IV. INCOME DURING THE YEAR.	\$4,344,204 04
	\$\phi_4,544,204 04
IV. INCOME DURING THE YEAR.  Premiums received in cash	\$\phi_4,544,204 04
IV. INCOME DURING THE YEAR.  Premiums received in cash	
IV. INCOME DURING THE YEAR.  Premiums received in cash	
IV. INCOME DURING THE YEAR.  Premiums received in cash	\$1,580,719 31
IV. INCOME DURING THE YEAR.  Premiums received in cash	\$1,580,719 31 71,353 31 131,195 00 4.448 04
IV. INCOME DURING THE YEAR.  Premiums received in cash	\$1,580,719 31 71,353 31 131,195 00 4.448 04 4,473 61
IV. INCOME DURING THE YEAR.  Premiums received in cash	\$1,580,719 31 71,353 31 131,195 00 4.448 04 4,473 61

## V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$143,227.02 occurring in previous years)	7 77
Deduct salvages and reinsurance	
Net amount paid for losses	\$956,888 56
Cash dividends	
Commissions and brokerage	326,058 09
Salaries and fees	110,705 83
Taxes	53,653 50
All other payments	21,432 01
Deposit premiums returned during the year \$31,187	10
Actual cash expenditure	\$1,668,737 99

# VI. MISCELLANEOUS.

٧1.	MISCELLA.	NEOUS.		
	Risks and Pren	Fir	·e.	Premiums.
In force on the 31st day of Dec	ember of the pr	reced-		
ing year			08,184	\$3,946,250 33
Written or renewed during the y	ear	142,1	15,536	1,792,620 53
Totals		\$402,2	23,720	\$5,738,870 86
Deduct those expired a	and marked off	145.0	85,873	1,701,337 03
In force at the en	d of the year	\$257,I	27 847	\$4,037,533 83
Deduct amount re			43,513	27,964 85
Net amount i	n force	\$255,c	94,334	\$4,009,568 98
Recapitulation	on of Fire Risk	ks and Premi	ums.	
Year written. Term.	Amount (	Gross Premiums	Fractio	
1886 One year or less.	\$89,608,362 \$	_		\$603,091 99
1885	139,210	1,474 25	1.4	368 56
1886 } Two years	376,694	2,756 07	3-4	2,067 06
1884	14,125,713	141,036 09	1-6	23,506 01
1885 Three years	14,654,693	139,018 46	I-2	69,509 23
1886)	17,927,093	197,545 91	5-6	164,621 59
1883	274,121	3,205 78	1-8	400 72
Four years	301,212	3,405 28	3-8	1,276 98
1005	280,425	3,046 88		1,904 30
1886J	398,085	4.150 15		3,631 39
1882	5,442,049	64,765 30		6,476 53
1883	5,069,664	64,776 13	-	19,432 83
1884 Five years	0,238,141	71,909 81	I · 2	35,954 90
1885	5,738,341	62,775 12	7-10	43,942 58 85,240 24
	7,476,381 87,044,150	94,711 37 1,948,808 39	9-10	• •
Perpetuals				. 1,812,980 30
Totals	\$255,094,334 \$	\$4,00 <b>9,5</b> 68 98	• • • •	\$2,874,405 27
Premiums received since the org	anization of the	Company	,	\$20,221,664 00
Losses paid since the Company				11,167,793 00
Cash dividends paid stockholde	rs			3,179,762 00
Stock owned by the directors at				60,600 00
Losses incurred during the year				937,096 26
Special deposits for the exclusion				
Virginia, \$25,000.00, liabilitie				
liabilities, \$8,274.87; Nor	in Carolina, \$1	10,000.00, Ital	oilities,	
\$11,399.56.  Business in Connecticut, 1886.				
Fire risks taken (no inland)				\$2,255,409 00
Premiums received				28,578 59
Losses paid				20,486 67
Losses incurred	• • • • • • • • • • • • • • • • • • • •			17,018 88

# FIREMAN'S FUND INSURANCE COMPANY,

## SAN FRANCISCO, CAL.

# Commenced Business, June 18, 1863.

D. J. STAPLES, President.

WM. J. DUTTON, Secretary.

# Attorney in Connecticut, INSURANCE COMMISSIONER.

# I. CAPITAL.

Whole amount of joint stock or guarantee capital authors. Whole amount of capital actually paid up in cash	\$1,000,000 <b>0</b> 0	
II. ASSETS.		
Value of real estate owned by the Company unencumb Loans on bond and mortgage (first lien), not more th		\$325,051 99
interest due	202,100 00	
Interest due and accrued on bond and mortgage loans	971 83	
Value of lands mortgaged	\$492,100 00	
Buildings (insured for \$102,100)		
Total	\$698,600 00	
Stocks and Bonds owned by the C	ompany.	

UNITED STATES BONDS—	Par Value.	Market Value.
United States 4 per cent., reg	\$400,000 00	\$508,000 00
RAILROAD STOCKS—	#400,000 CO	φ300 <b>,</b> 000 00
North Beach & Mission	30,000 00	30,000 00
Presidio & Ferries	30,250 00	26,125 00
California Street	50,000 00	.52,000 00
Sutter Street	22,000 00	26,400 00
BANK STOCK—		
First National, S. F	10,700 00	12,840 00
Oakland Bank of Savings	22,500 00	27,000 00
MISCELLANEOUS—		
Oakland City Gas Light Co. bonds	35,000 00	35,525 00
California Dry Dock Co. bonds	27,000 00	28,620 00
Market Street Cable R. R. bonds	79,000 00	99,540 00
Riverside Water Co. bonds	70,000 00	70,700 00
Pacific Rolling Mills bonds	7,000 00	8,120 00
Pacific Rolling Mills stock	15,000 00	15,000 00
Judson Mfg. Co. stock	11,250 00	3,750 00

	Par Value.	Market Value.	
California Dry Dock Co., stock	\$30,000 00	\$10,500 00	
Pioneer Woolen Factory stock	15,000 00	3,750 00	
Oakland Gas Light & Heat Co. stk.	11,000 00	19,250 00	
Stockton Gas Light & Heat Co. stk.	10,000 00	11,250 00	
Totals	\$875,700 00	\$988,370 00	988,370 00
Loans	on Collateral.		

	Par Val.	Market Val.	Amt. Loaned	i <b>.</b>
Risdon I. & L. Works	\$25,700	\$7,710	\$4,000	
Masonic Hall stock	4,400	5,060	4,000	
Masonic Hall stock	3,800	4,370	3,500	
N. B. & Mission R. R. Co	6,400	6,400	3,000	
Oak Shade Fruit Co. stock	7,600	3,800	1,500	
Bank of California	6,000	10,500		
First Nat. Bk. of San Francisco.	18,800	22,560 }	35,000	
Pioneer Woolen Factory	15,000	15,000		
N. Y. C. & H. R. R. R	3,200	3,520	2,500	
Cal. Safe Deposit & Trust Co	10,000	4,000	2,000	
Santa Rosa Athenæum Co	13,000	13,000	10,000	
Bank of Sonoma Co	33,000	36,300	26,000	
Savings & Loan Society	15,000	21,000	13,500	
Judson Manufacturing Co	5,850	1,950	0.0	
California Iron & Steel Co	6,000	100		
California Artificial Stone Co	1,300	260	0	
Knappton Packing Co	1,000	1,500	- 8,500	
Assigned mortgage of real estate,	3,350	3,350		
Second mortgage of real estate	3,000	3,000		
Bank of Sonoma Co	29,000	31,900		
Assigned mortgage of real estate,	4,340	4,340	26,000	
Assigned mortgage of real estate,	4,500	4,500	·	
Totals	\$220,240	\$204,120	\$139,500	139,500 00
Cash in Company's principal offic	es			5,362 97
Cash deposited in banks				198,132 25
Interest due and accrued on stock	s			7,165 96
Interest due and accrued on collate				1,217 96
Gross premiums in due course of				139,993 22
Bills receivable, taken for fire, man				43,167 05
Rents due and accrued				409 00
Reinsurance due from other compa				820 67
Assets of the Company a	t their actua	l value		\$2,052,262 90
111	. LIABIL	TTTEC		
Losses adjusted and unpaid			16,985 27	
Losses reported and unadjusted		<i>4</i> 0	52,966 80	
Losses resisted			12,770 85	
Gross amount of unpaid			82,722 92	
Deduct reinsurance	•••••••	•••••	9,532 83	

Net amount of unpaid losses..... \$73,190 09

Unearned premiums on risks, one year or less \$333,015 85 Unearned premiums on risks, more than one year 194,237 06 Unearned premiums on marine and inland risks 82,048 95	
Unearned premiums as computed above	609,301 89
Commissions and brokerage	11,415 99
All other demands against the Company	13,407 74
Total liabilities, except capital stock and surplus	\$707,315 68
Capital stock	1,000,000 00
Surplus beyond all liabilities	344,947 22
Under special deposit in Oregon	
Total liabilities, including capital and surplus	\$2,052,262 90

## IV. INCOME DURING THE YEAR.

Premiums received in cash		Marine and Inland \$298,630 09		
Deduct reinsurance, rebate, abate	÷			
ments, and return premiums	247,004 41	140,111 23		
Actual cash premiums	\$830,294 45	\$158,518 86	\$988,813	3 <b>1</b>
Interest on mortgages of real estate.			19,308	I 2
Interest on loans and bonds, and divi-	dends on stocks		39,530	72
Rents			20,796	83
For increased capital (\$250,000) a	nd premium on			
same (\$75,000)		\$325,000 00		
Actual cash income			\$1,068,448	98

# V. EXPENDITURE DURING THE YEAR.

A t : 1 f 1 (:1 do 2	Fire.	Marine and Inland	l.
Amt. paid for losses (incl. \$94,185.04 occurring in previous years)  Deduct salvage and reinsurance	\$486,883 73 53,563 28	\$270,678 77 132,317 01	
Net amount paid for losses.	\$433,320 45	\$138,361 76	\$571,682 21
Cash dividends			105,000 00
Commissions and brokerage			133,917 48
Salaries and fees			96,594 72
Taxes			12,650 67
All other payments			105,438 23
Actual cash expenditure			\$1,025,283 31

# VI. MISCELLANEOUS.

Risks and Premiums. Fire, Premiums.				Premiums.
In force on the 31st day of Dec	ember of the pre		1110.	remans.
ing year			35,479 15	\$896,751 24
Written or renewed during the	year	82,73	30,812 37	1,114,209 60
Total		\$146,86	56,291 52	\$2,010,960 84
Deduct those expired	and marked off.	66,24	15,933 70	903,620 43
In force at the en	d of the year	\$80,62	20,357 82	\$1,107,340 41
Deduct reinsuran			77,275 99	
Net amount	in force	\$74,94	13,081 83	\$1,002,921 91
		Marine	and Inlan	d. Premiums.
In force at the end of the year		\$1,27	75,378 00	\$82,048 95
Recapitulati	on of Fire Risi	ks and Pre	miums.	
Year Term.	Amount covered.	Gross premi	ums Fract	ion Premiums
1886 One year or less. \$		\$666,031		
1885	229,131 00	2,556	-	, 555, 5 5
1886 Two years	971,341 44	8,579		
1884	5,089,328 78	62,669		
1885 Three years	6,453,214 55	80,874	34 1-2	
1886)	9,122,865 55	112,500	32 5-6	
1883	20,850 00	229	97 1-8	
1884	35,011 00	573	84 3.8	215 19
Four years	29,712 67	282	_	
1886	262,450 00	2,281	35 7-8	
1882	573,258 50	7,469	54 1-10	746 95
1883	682,523 05	10,114	72 3-10	
1884 Five years	864,912 09	11,676	15 1-2	
1885	1,040,273 34	14,395	89 7-10	
1886	1,648,880 66	22,686		20,417 91
Totals #	74,943,081 83	\$1,002,921	91	\$527,252 91
Premiums received since the or	ganization of th	e Company		\$12.080.085.68
Losses paid since the Company				
Cash dividends paid stockholde	_			
Stock owned by the directors a				
Stock dividends declared	*			
Losses incurred during the year				
inland, \$127,058.23				
Loaned to officers and directors				
Loaned to stockholders not offi				9,
Special deposit for the exclusi-				,
State of Oregon, \$50,000.00; liabilities, \$15,248.15.				
Business in Connecticut, 1886.				
Fire risks taken (no inland)				\$936,507 89
Premiums received				
Losses paid				6,488 43
Losses incurred				5,065 87

# FIREMEN'S INSURANCE COMPANY,

#### NEWARK, N. J.

Commenced Business, December 3, 1855.

S. R. W. HEATH, President.

CHARLES COLVER, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$700,000 00
Whole amount of capital actually paid up in cash	600,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$137,144 91
Loans on bond and mortgage (first liens), not more than one year's	•
interest due	767,361 00
Loans on bond and mortgage (first liens), more than one year's in-	
terest due (of which \$4,963 is in process of foreclosure)	4,963 00
Interest due and accrued on bond and mortgage loans	12,827 85
Value of lands and buildings (buildings	
insured for \$958,050)\$1,861,600 00	

# Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States Bonds-		
United States	\$30,000 00	\$39,200 00
RAILROAD BONDS-		
Morris & Essex. 1st con. guar. m	50,000 00	67,500 00
Central of N. J., 1st con. ass'td m.	44,000 00	47,960 00
Central of N. J., adjustment m	6,000 00	6,300 <b>o</b> o
Orange & Newark Horse R. R., m	46,000 00	52,240 00
Essex Passenger, m	18,600 00	18,800 00
RAILROAD STOCKS-		
Morris & Essex	50,000 00	69,000 00
Delaware, Lackawanna & West'n.	50,000 00	68,500 00
Central of New Jersey	40,000 00	22,400 00
United N. J. R. R. & Canal Co	13,900 00	29,885 00
BANK STOCKS—		
Newark City National	20,000 00	26,000 00
Second "	20,000 00	25,000 00
National Newark Banking Co	20,000 00	27,000 00

FIREMEN 5 IN	SUKANCE VOI	AFANY,	100
	Par Value.	Market Value.	
National State	\$25,550 00	\$31,937 50	
Essex County National	18,900 00	26,460 00	
German National	4,200 00	4,620 00	
MISCELLANEOUS-		()	
East Orange Township bonds	7,423 02	7,794 17	
American Insurance Co. stock	20,000 00	34,000 00	
Newark Fire Insurance Co. stock.	5,000 00	7,000 00	
Newark City " " "	187 50	187 50	
Germania " " "	1,300 00	900 00	
Merchants " " "	5,000 00	-	
Merchants		7,000 00	
Citizens Gas Light Co. stock	11,850 00	15,997 50	
1.1111	10,000 00	10,000 00	
210111111	5,000 00	10,000 00	
Newark & Rosendale Cem. Co. stk.	3,600 00	4,500 00	
Newark El. Lt. & Power Co. mtg. b.	10,000 00	10,000 00	
Totals	\$535,910 52	\$670,181 67	670,181 67
			. , ,
Logan	on Collateral.		
Louns	on Counter at.		
	Par Val. Market		ed.
	10,000 \$10,8		
St. P., Min. & Man. R. R. m.b	3,000 3,6	\$ T T 000	
Mo., Kansas & Tex. R. B. b	1,000 1,10	30   -	
Eq. GasLt.& Fuel Co., Chic., m.b.	3,000 3,00	00 }	
Merchants Ins. Co. stock	1,000 1,40	00 600	
Citizens Gas Light Co. stock	500 6	75 275	
Totals	18,500 \$20,63	\$15,875	15,875 00
"			-3,-73
Cash in Company's principal office	<b></b> .		18,585 79
Cash deposited in bank			16,820 57
Gross premiums in due course of colle	ection		7,891 64
Rents due and accrued			803 00
		-	# 5 6 5 2 4 5 4 4 4 2
Assets of the Company at the	eir actual value.		\$1,652,454 43
	LIABILITIES.		
Losses adjusted and unpaid			
Losses reported and unadjusted		\$20,485 28	
Gross amount of unpaid loss	es		\$20,485 28
Unearned premiums on risks, one year			
Unearned premiums on risks, more than			
Unearned premiums as comp			199,412 94
			_
Commissions and brokerage			T E7X 22
Commissions and brokerage			1,578 33
Principal unpaid on scrip or certificates	s of profit		2,087 00
Principal unpaid on scrip or certificates Interest due and remaining unpaid	s of profit	·······	2,087 <b>0</b> 0 560 75
Principal unpaid on scrip or certificates	s of profit	·······	2,087 00
Principal unpaid on scrip or certificates Interest due and remaining unpaid	s of profit	lus	2,087 <b>0</b> 0 560 75
Principal unpaid on scrip or certificate: Interest due and remaining unpaid Total liabilities, except capita	s of profit		2,087 00 560 75 \$224,124 30

Total liabilities, including capital and surplus...... \$1,652,454 43

## IV. INCOME DURING THE YEAR.

Premiums received in cash	784 47
premiums	635 23
Actual cash premiums	\$303,149 24
Interest on mortgages of real estate	43,931 31
Interest on loans and bonds, and dividends on stocks	35,609 58
Rents	8,281 08
From all other sources	200 45
Actual cash income	\$391,171 66

## V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$12,331.07 occurring in previous years)  Deduct salvages and reinsurance	\$169,404 18 11,766 58		
Net amount paid for losses		\$157,637	60
Cash dividends		72,000	00
Scrip redeemed in cash		47	57
Commissions and brokerage		52,140	62
Salaries and fees		18,207	92
Taxes		9,105	39
All other payments		14,001	22
Actual cash expenditure		\$323,140	32

## VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the preced-	Fire	Premiums.
ing year	\$37,377,332 34,632,394	\$346,945 58 342,830 50
Total  Deduct those expired and marked off	\$72,009,726 31,809,821	\$689,776 o8 298,140 92
In force at the end of the year  Deduct amount reinsured	\$40,199,905 501,363	\$391,635 16 8,136 80
Net amount in force	\$39,698,542	\$383,498 36

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premius charged.	ns	Fraction unearned	Premiun unearne	
1886	One year or less.	\$23,521,963	\$238,266	22	I-2	\$119,133	II
1885 }	Two years	67,071	437	40	I-4	109	35
1886 5	I wo years	61,450	531	65	3-4	398	74
1884)		3,215,371	26,202	22	1-6	4,367	04
1885	Three years	3,973,635	32,323	05	I-2	16,161	52
1886		4,3,33,333	36,772	35	5-6	30,643	62
1883		24,875	279	95	1-8	34	99
1884	Four years	15,600	162	16	3-8	60	81
1885	- Tour years	<b>2</b> 2,350	209	34	5-8	130	84
1886 J	·	24,150	345	45	7-8	302	27
1882		521,900	5,777	06	I-IO	577	70
1883		731,519	7,475	72	3-10	2,242	72
1884	Five years	817,980	8,531	55	I-2	4,265	78
1885		1,211,497	12,906	79	7-10	9,034	75
1886		1,155,848	13,277	45	9-10	11,949	70
Total	s	\$39,698,542	\$383,498	36		\$199,412	94
Balance of so	crip outstanding and	deliverable to	o policy-hole	ders		\$2,087	00
Premiums re	ceived since the orga	anization of th	ne Company			\$4,333,691	37
Losses paid s	since the Company	organized				1,583,134	78
Cash dividen	ds paid stockholder	s				894,500	00
Stock divide	nds declared					450,000	00
Stock owned	by directors at par	value	. <b></b>			331,350	00
Losses incur	ed during the year.					165,791	81
	Busin	ess in Connec	ticut, 1886.				
Fire risks tak	cen (no inland)					\$1,131,323	52
	eived					10,803	
						7,361	40
_	red					7,361	40

# FIRST NATIONAL FIRE INSURANCE COMPANY,

#### WORCESTER, MASS.

# Commenced Business, January 1, 1869.

CHARLES B. PRATT, President.

GEORGE A. PARK, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.	
Whole amount of joint stock or guarantee capital auth	orized \$200,000 00
Whole amount of capital actually paid up in cash	200,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumb Loans on bond and mortgage (first liens), not more th	
interest due  Loans on bond and mortgage (first liens), more th	
interest due	
Interest due and accrued on bond and mortgage loans	
Value of lands and buildings (buildings in-	
sured for \$72,750)	<i>\$356,800 00</i>
Stocks and Bonds owned by the	Company.
Railroad Bonds	Market Value.
Boston, Barre & Gardner 7 p. c \$20,500 00	\$23,985 00
Nashua & Rochester 5 p. c 6,000 00	6,480 00
Worcester & Nashua 5 p. c 500 00	540 00
BANK STOCKS—	
	21,000 00
Worcester National 3,000 00	4,140 00
Totals\$42,000 00	\$56,145 00 56,145 00
Loans on Collateral.	
Par Val. Market	Val. Amt. Loaned.
N. Y. & N. E. R. R. bd \$2,000 \$2,5	00 \$2,350 2,350 00
Cash in Company's principal office	3,747 58
Cash deposited in bank	
Interest due and accrued on stocks and bonds	477 49
Interest due and accrued on collateral loans	
Gross premiums in due course of collection	13,786 20

Assets of the Company at their actual value...... \$291,448 15

FIRST NATIONAL FIRE INSURANCE	COMPANY.	163
III. LIABILITIES.		
Losses adjusted and unpaid	\$2,766 61	
Losses reported and unadjusted	5,533 91	
Losses resisted	None.	
Gross amount of unpaid losses		\$8,300 52
_	\$35,484 77	
Unearned premiums on risks, more than one year	18,125 09	
Unearned premiums as computed above  Commissions and brokerage		53,609 86
		2,067 93
Total liabilities, except capital stock		\$63,978 31 200,000 00
Capital stockSurplus beyond all liabilities		27,469 84
Total liabilities, including capital and sur		
Total habitues, including capital and surp	nus	\$291,448 15
IV. INCOME DURING THE	YEAR.	
Premiums received in cash	\$95,474 O5	
Deduct reinsurance, rebate, abatement, and return		
premiums	7,159 39	
Actual cash premiums		\$88,314 66
Interest on loans and bonds, and dividends on stocks  From all other sources		12,576 22
		1,000 00
Actual cash income		\$101,890 88
V. EXPENDITURE DURING TH	HE YEAR.	
Amount paid for losses (including \$6,744.89 occurring		
in previous years)	\$45,173 29	
Deduct salvages and reinsurance	1,911 11	
		* 6 0
Net amount paid for losses		\$43,262 18
Net amount paid for losses		16,000 00
Net amount paid for losses		16,000 00
Net amount paid for losses		16,000 00
Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries, fees, etc.		16,000 00 15,907 20 5,100 00
Net amount paid for losses  Cash dividends  Commissions and brokerage  Salaries, fees, etc  Taxes.		16,000 00 15,907 20 5,100 00 1,154 09
Net amount paid for losses  Cash dividends  Commissions and brokerage  Salaries, fees, etc  Taxes.  All other payments		16,000 00 15,907 20 5,100 00 1,154 09 5,203 46
Net amount paid for losses  Cash dividends  Commissions and brokerage  Salaries, fees, etc.  Taxes  All other payments  Actual cash expenditure.		16,000 00 15,907 20 5,100 00 1,154 09 5,203 46 \$86,626 93
Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries, fees, etc.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.		16,000 00 15,907 20 5,100 00 1,154 09 5,203 46
Net amount paid for losses  Cash dividends  Commissions and brokerage  Salaries, fees, etc  Taxes  All other payments  Actual cash expenditure  VI. MISCELLANEOUS		16,000 00 15,907 20 5,100 00 1,154 09 5,203 46 \$86,626 93
Net amount paid for losses.  Cash dividends	Fire,	16,000 00 15,907 20 5,100 00 1,154 09 5,203 46 \$86,626 93
Net amount paid for losses  Cash dividends.  Commissions and brokerage Salaries, fees, etc.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year.  Written or renewed during the year.	Fire, \$6,294,229	16,000 00 15,907 20 5,100 00 1,154 09 5,203 46 \$86,626 93
Net amount paid for losses  Cash dividends.  Commissions and brokerage Salaries, fees, etc.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year.  Written or renewed during the year.	Fire, \$6,294,229 5,718,780	16,000 00 15,907 20 5,100 00 1,154 09 5,203 46 \$86,626 93  Premiums. \$100,002 81 94,919 17
Net amount paid for losses  Cash dividends.  Commissions and brokerage Salaries, fees, etc.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year.  Written or renewed during the year.  Totals.	Fire, \$6,294,229 5,718,780 \$12,013,009	16,000 00 15,907 20 5,100 00 1,154 09 5,203 46 \$86,626 93  Premiums. \$100,002 81 94,919 17 \$194,921 98
Net amount paid for losses.  Cash dividends.  Commissions and brokerage.  Salaries, fees, etc.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year.  Written or renewed during the year.  Totals.  Deduct those expired and marked off	Fire, \$6,294,229 5,718,780 \$12,013,009 5,733,205	16,000 00 15,907 20 5,100 00 1,154 09 5,203 46 \$86,626 93  Premiums. \$100,002 81 94,919 17 \$194,921 98 91,082 74

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiun	
1886	One year or less.	\$4,004,315	\$70,969 55	1-2	\$35,484	77
1885	Two years	16,250	256 80	1-4	64	20
1886	} Two years	23,998	265 65	3-4	199	24
1884	)	262,060	3,738 73	1-6	623	12
1885	Three years	307,748	4,099 95	I-2	2,049	98
1886	)	417,271	6,147 73	5-6	5,123	II
1883		38,145	380 15	1-8	47	52
1884	Four years	31,750	315 45	3-8	118	29
1885	1 our years	32,950	394 18	5-8	246	35
1886	j	38,751	411 86	7-8	360	38
1882	)	219,528	2,619 71	1-10	261	97
1883		230,705	2,658 31	3-10	797	49
1884	Five years	216,649	2,651 14	1-2	1,325	57
1885		291,677	3,783 76	7-10	2,648	63
1886	j	410,380	4,732 48	9-10	4,259	24
To	otals	\$6,247,885	\$103,425 45		\$53,609	86
Premiums re	eceived since the org	anization of th	ne Company	\$2	,036,132	12
	since the Company				,324,454	29
Cash divide	nds paid stockholder	S			120,000	00
	ends declared				50,000	00
	d by directors at par				90,400	00
	rred during the year				45,503	44
	fficers and directors.				111,350	00
Loaned to s	tockholders not office	ers			None.	
	÷ e					
	Busin	ess in Connect	ticut, 1886.			
Fire risks ta	ken (no inland)				\$120,599	00
	eceived				1,948	
					2,118	
•	rred				2,155	41

## FRANKLIN FIRE INSURANCE COMPANY,

#### PHILADELPHIA, PENN.

Commenced Business, June, 1829.

JAS. W. MCALLISTER, President. EZRA T. CRESSON, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$400,000 00
Whole amount of capital actually paid up in cash	400,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$414,600 00
Loans on bond and mortgage (first liens), not more than one year's	
interest due	834,714 67
Interest due and accrued on bond and mortgage loans	13,313 39

## Stocks and Bonds owned by the Company.

Value of property (insured for \$970,723.30), \$2,070,945 00

	Par Value.	Market Value.
MUNICIPAL AND COUNTY BONDS—	2 112 1 111 111	
Philadelphia City 6 p. c. (new)	\$50,000 00	\$67,000 00
City of Camden 6 p. c	1,000 00	1,030 00
City of Quincy, Ills., 4½ p. c	15,000 00	15,450 00
County of Camden, N. J., 6 p. c	8,000 00	8,240 00
Gloucester Co., N. J., 4 p. c	35,000 00	36,038 34
Railroad Bonds—		
Lehigh Valley 6 p. c. con. reg	12,000 00	16,200 00
Lehigh Valley 6 p. c. con. coup	2,000 00	2,700 00
Chi. & West'n Ind. 1st m. 6. p. c	16,000 00	17,880 00
Penn. Co. col. trust 4½ p. c. bds	30,000 00	30,900 00
Delaware & Bound Brook 6 p. c	8,000 00	8,960 00
St. P., Min. & Man. 1st m. g. 7 p. c.	9,000 00	10,203 75
Stony Creek 7 p. c. coup	4,000 00	4,720 00
Bal. & Potomac 1st m. s. f. g. 6. p. c.	10,000 00	12,300 00
Bal. & Potomac tunnel gold 6 p. c.	11,000 00	13,420 00
Penn. & N. Y. Canal & R. R. Co.		
7 p. c. 1896	7,000 00	8,400 00
Lehigh Valley con. m. st. 6 p. c	45,000 00	49,500 00
South Pacific, Mo., 1st m., 6. p. c	6,500 00	6,955 00
N. Pacific, Mo. div., 1st m. 6 p. c.	6,000 00	6,348 00

	Par Value.	Market Value.
Iowa City & West'n 1st m. 7 p. c	\$20,000 0 <b>0</b>	\$22,591 28
S'ville & Ind. 1st m. 7 p. c	5,000 00	5,350 00
Pacific R. R. of Mo. 1st m. 6 p. c	10,000 00	10,500 00
Ind. & Cin. R. R. 7 p. c	20,000 00	21,30 <b>5</b> 56
Belv. & Del. R. R. 3d m. 6 p. c	21,500 00	21,500 00
Phila. & Erie 2d m. g. 7 p. c	19,000 00	20,710 00
Col. & Cin. Midland 1st m. 6 p. c.	25,000 00	25,500 00
West Jersey 7 p. c	10,000 00	12,300 00
Philadelphia & Reading 7 p. c	17,000 00	19,210 00
Hestonv'le M.&F.P.R.W.Co. 6 p.c.	10,000 00	11,700 00
Camden & Amboy 6 p. c	5,000 00	5,200 00
Connecting 6 p. c	20,000 00	24,000 00
Easton & Amboy 1st m. 5 p. c	25,000 00	28,500 00
Hunt'ton & Broad Top 1st m. 7 p. c.	5,000 00	5,550 00
Hunt'ton & Broad Top 1st m.s.7 p.c.	5,000 00	5,550 00
Lehigh Valley 1st m. 6 p. c	35,000 00	43,050 00
Elmira & Williamsport 5 p. c	10,000 00	10,900 00
Phila., Wil. & Balt. 4 p. c. cer	25,000 00	25,312 50
N. Y., Lack. & Western 6 p. c	25,000 00	32,750 00
West Jersey con. 6 p. c	22,000 00	25,740 00
New York Central ext. 5 p. c	25,000 00	26,375 00
Jacksonville & S. East. g. m. 6 p. c.	10,000 00	9,240 00
Harrisb'g, P. Mt. J. & L. ext. 4 p. c.	25,000 00	26,500 00
Northern Central 2d m. 5 p. c	15,000 00	16,650 00
Phila., Wil. & Balt. 6 p. c., 1887	10,000 00	10,400 00
W. Jersey & Atlantic 6 p. c., 1910	17,000 00	18,020 00
Steubenville & Ind. 1st m. 5 p. c	30,000 00	33,900 00
Camden & Atlantic con. 6 p. c	14,000 00	15,400 00
Northern Central con. g. m. 6 p. c.	22,000 00	24,200 00
Northern Central con. 4½ p.c	10,000 00	10,700 00
Philadelphia & Erie gold 5 p. c	10,000 00	11,200 00
Baltimore & Ohio	24,500 00	25,725 00
River Front 1st m. 4½ p. c	16,000 00	16,800 00
Lehigh Valley Coal Co., 5 p. c. reg.	20,000 00	21,000 00
RAILROAD STOCKS—		
Philadelphia, Wil. & Baltimore	6,250 00	8,125 00
Mine Hill & Schuylkill Haven	25,000 00	30,000 00
BANK STOCK—		•
Southwark National	1,550 00	3,875 00
MISCELLANEOUS—		
Lehigh Coal & Nav. Co. loan '97,		
6 per cent. bonds	3,300 00	3,894 00
Pennsylvania Company 6 p. c. bds.,	25,000 00	27,500 00
Penn. Salt Mfg. Co. 5 p. c. bds	16,000 00	16,800 00
Ry. Car Trust of Penn. 5 per cent.		
series A, bonds	3,000 00	3,000 00
Ry. Car Trust of Penn. 5 per cent.		
series C, bonds	5,000 00	5,150 00
Penn. Car Trust, 7 yrs. series H, bs.,	8,000 00	8,160 00

	Par Value.	Market Value.
Penn. Car Trust 6 yrs. series H, bs.,	\$16,000 00	\$16,320 00
Penn. " " 8 " " B, bs.,	1,000 00	1,020 00
Penn. " " 4 " " F, bs.,	4,000 00	4,080 00
Continental Hotel pfd. stock	1,600 00	2,000 00
Penn. Co. for ins. on lives, &c	5,000 00	20,900 00
D. & H. Canal Co. 1st m. 7 p. c	10,000 00	11,050 00
Inf. Bat. of S. F. 6 per cent	3,000 00	3,030 00
Nat. W. W. N. Y. con. g. 6 p. c	25,000 00	26,250 00

Totals ...... \$1,017,200 00 \$1,150,728 43 1,150,728 43

# Loans on Collateral.

		Par Val.	Market Val.	Amt. Loaned.
Pennsylvania R. I	R. Co. stock	\$2,800	\$3,206 00	\$1,200
Cert. of Dep., Ind	l. Nat. Bank	20,000	20,000 00	20,000
Pennsylvania R. I	R. Co. stock	1,750	2,003 75	1,400
Pennsylvania	" "	1,750	2,003 75	1,500
Hunt. & Br. Top R		35,000	24,500 00	25,000
Lehigh Coal & Na	v. Co. stock	5,000	5,000 00	23,000
Northern Pac. R.F	R. Co. com. stk.	40,000	11,200 00	
Hunt. & Br. Top R	.R.Co. pfd.stk.	20,000	14,000 00	25,000
Phil.& Read.R.R.	gen.m.6 p.c.bs.	5,000	5,100 00	
Pennsylvania R. R		5,000	5,725 00	4,000
Pennsylvania		5,000	5,725 00	4,000
Phil.& Read.R.R.g	gen.m.6 p.c.bs.	63,000	64,260 00	50,000
Northern Pac. R.R	Co. com. stk.	20,000	5,600 00	
Phil. & Erie R. R	. Co. stock	25,000	13,500 00	×30,000
Phil. & Read. R.R.g	gen.m.7 p.c.bs.	16,000	19,520 00	
Pitts.& L.E.R.R.1		25,000	30,000 00	25,000
	" "	25,000	30,000 00	25,000
Pitts.& L.E. "		25,000	30,000 00	25,000
Alleg'y Val.R.R.18	st $m.7\frac{3}{10}$ p.c.bs.	50,000	56,500 00	50,000
Pennsylvania R. R		5,000	5,725 00	4,500
Pennsylvania '	"	5,000	5,725 00	4,500
Pennsylvania '	" …	4,050	4,637 25	3,500
Pennsylvania '	" …	5,000	5,725 00	4,500
North Pennsylvani	a R.R. Co. stk.	25,000	37,500 00	30,000
North Pennsylvani		25,000	37,500 00	30,000
Cambria Iron Co.	stock	13,800	41,400 00	25,000
Nashville & Chat	-			
(Tenn.& P.div.)		40,000	40,000 00	20,000
Baltimore & Ohi				
(Washington br	anch) stock	30,000	60,000 00	45,000
Oregon & Trans-Co		100,000	34,000 00	
Lehigh Coal & Na	ıv. Co. stock	25,000	25,000 00	50,000
Pennsylvania R. R		5,000	5,725 00 )	
Missouri 4 p. c. bo		15,000	18,000 00	15,000
Pennsylvania R. R		10,000	11,450 00)	
Green & Coates Pas		5,000	12,000 00	20,000
Lehigh Coal & Na	ıv. Co. stock	5,000	5,000 00)	

Par Val. Market Val. Amt. Loaned	1
Man II and Son D. D. Caracha dan one dan one one	••
Marq., Hough. & O.K.R. 6 p.c.bs. \$20,000 \$20,000 60 \$20,000 Consolidated Gas Co. stock 10,000 7,500 00	
North Pennsylvania R.R. Co.stk. 20,900 31,350 00 25,000	
West Phil. Pass. R'y Co. stock 6,250 25,000 00 12,500	
Totals \$765,300 \$781,080 75 \$596,600	596,600 00
Cash in Company's principal office	11,518 13
Cash deposited in bank	105,415 70
Interest accrued on collateral loans	433 50
Gross premiums in due course of collection	62,227 60
Assets of the Company at their actual value	\$3,189,551 42
THE TRADITIONES	
III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted	
Losses resisted	
Gross amount of unpaid losses	\$35.399 20
Unearned premiums on risks, one year or less \$171,503 45	
Unearned premiums on risks, more than one year 246,163 02	
Unearned premiums as computed above	417,666 47
Commissions and brokerage	12,445 52
Reclaimable by perpetual fire policies	1,355 800 25
Unpaid dividends	392 50
Total liabilities, except capital stock and surplus	\$1,821,703 94
Capital stock	400,000 00
Surplus beyond all liabilities	967,847 48
Total liabilities, including capital and surplus	\$3,189,551 42
3 1 1	
IV. INCOME DURING THE YEAR.	
Premiums received in cash\$555,123 76	
Deduct reinsurance, rebate, abatements, and return	
premiums	
Actual cash premiums	<b>\$</b> 495,97 <b>5</b> 16
Interest on mortgages of real estate	65,742 63
Interest on loans and bonds, and dividends on stocks	54,962 20
Rents	19,028 73
From all other sources	2,707 50
Deposit premiums received for perpetual risks \$38,268 85	6
Actual cash income	\$638,416 22

# V. EXPENDITURE DURING THE YEAR.

Amount paid for losses	\$246,817	05
Cash dividends	99,967	50
Commissions and brokerage	80,484	35
Salaries and fees	51,086	61
Taxes,	25,342	8 <b>1</b>
All other payments	72,240	69
Deposit premiums returned on perpetual risks \$40,397 39		
Actual cash expenditure	\$575,939	10

# VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$137,584,283 52,713,622	<b>\$2,346,460</b> 55 597,625 70
Total  Deduct those expired and marked off	\$190,297,905 54,211,171	\$2,944,086 25 622,847 44
In force at the end of the year  Deduct amount reinsured	\$136,086,734 618,400	\$2,321,238 81 7,003 76
Net amount in force	\$135,468,334	\$2,314,235 05

# Recapitulation of Fire Risks and Premiums.

	<i>Кесаришано</i>	n of Pire Kis	ks ana Fremii	imis.		
Year written.	Term	Amount covered.	Gross premiums charged.	Fraction unearned	Premiur . unearne	
1886	One year or less.	\$30,836,075	\$343,006 90	1-2	\$171,503	45
1885 }	Two years	232,501	1,992 12	I-4	498	03
1886	ino jears	193,722	1,963 25	3-4	1,472	43
1884		7,609,176	82,155 76	1-6	12,025	96
1885	Three years	7,494,068	78,789 25	I-2	39,394	63
1886		8,374,547	90,401 58	5-6	75,334	65
1883		534,662	5,801 38	ı-8	725	17
1884	Four years	291,921	2,876 66	3-8	1,078	75
1885	Tour years	284,717	3,043 44	5-8	1,902	15
1886		215,585	2,204 28	7-8	1,928	72
1882		5,189,650	71,885 44	I-IO	7,188	54
1883		4,363,459	48,917 36	3-10	14,675	21
1884	Five years	3,175,625	37,893 23	I-2	18,946	61
1885		3,429,007	41,814 88	7-10	29,270	36
1886		3,784,934	46,357 56	9-10	41,721	81
	Perpetual	60,077,085	1,462,135 72	$\frac{9.5}{10.0}$	1,355,800	25
To	tals	\$136,086,734	\$2,321,238 81		\$1,773,466	72
Premiums re	ceived since the org	anization of th	e Company	\$	24,848,576	06
	Losses paid since the Company organized					
Cash dividen	ds paid stockholde	ers			4,544,000	00
Stock owned	by directors at par	r value			42,000	00

Losses incurred during the year..... 244,442 03

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$1,748,683 13
Premiums received	18,771 65
Losses paid	7,082 55
Losses incurred	7,566 88

# GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK N. Y.

Commenced Business, March 7, 1872.

EMIL OELBERMANN, President.

JAMES A. SILVEY, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$1,000,000 00
Whole amount of capital actually paid up in cash	1,000,000 00

## II. ASSETS.

# Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States and State Bonds—		
United States reg. 4 p. c \$1	,700,000 00	\$2,167,500 00
United States reg. 4½ p. c	210,000 00	231,525 00
United States currency 6 p. c	160,000 00	211,000 00
United States registered 3 p. c	100,000 00	100,000 00
Missouri State 6 p. c. funding	25,000 00	28,000 00
RAILROAD BONDS-		
Chi. & Rock Island 1st m. 6 p. c	50,000 00	67,000 00
Chi. & Rock Island 5 p. c	20,000 00	21,800 00
Cairo & Fulton 1st m. 7 p. c	25,000 00	26,500 00
Chi., Mil. & St. Paul (I. & D. Div.)		
ıst m. 7 p. c	30,000 0 <b>0</b>	39,000 <b>0</b> 0
Chi., Mil. & St Paul (La Crosse		
Division) 5 p. c	60,000 00	63,000 00
Chi, Mil. & St. Paul (I. & M. Div.)		
1st m. 7 p. c	10,000 00	12,000 00

	Par Valu	e.	Market Val	ue.		
Central Pacific 1st m. 6 p. c	\$50,000	00	\$57,000	00		
Union Pacific 1st m. 6 p. c	50,000	00	57,000	00		
Kansas Pacific 1st m. 6 p. c., 1895,	25,000	00	28,250	00		
Kansas Pacific 1st m. 6 p. c., 1896,	35,000	00	38,150	00		
Kansas Pacific 1st m. 6 p. c., 1899,	25,000	00	28,500	00		
Chicago & Northw'n s. f. 5 p. c	70,000	00	77,700	00		
Chicago & Northw'n s. f. 6 p. c	40,000	00	46,800	00		
Chi. & Northw'n Debenture 5 p. c.,	45,000	00	48,400	00		
St. Louis, Kansas City & Northern						
(real estate) 1st m. 7 p. c	60,000	00	67,200	00		
St. Louis, Kansas City & Northern						
(Omaha Division) 1st m. 7 p. c	50,000	00	51,000	00		
Erie 1st m. con. 7 p. c	100,000		133,000			
Syracuse, Bin'n & N.Y. 1st m. 7 p.c.,	30,000 (	00	39,300			
Little Miama 1st m. 5 p. c	25,000 (	00	26,750			
Louisville & Nash. g. m. 6 p. c	25,000 (		27,000			
Louisville & Nash. Trust 6 p. c	25,000 (		26,000			
N.Y., Lack. & West'n 1st m. 6 p.c.,	100,000		124,000			
Chi., Bur. & Quincy Deb. 5 p. c	55,000 0		58,300			
Missouri Pacific 1st m. 6 p. c	50,000		57,000			
N.Y., Chi. & St. Louis 1st m. 6 p.c.,	40,000		36,000			
Missouri, Kan. & Tex. 1st m. 7 p. c.,	50,000		56,000			
N. Y. C. & Hud. Riv. Deb. 5 p. c.,	100,000		109,000			
Albany & Sus. 1st con. m. 6 p. c.,	75,000		90,000			
St. Paul, Minneapolis & Manitoba	75,		9-,			
ıst con. m. 6 p. c	30,000	20	35,700	00		
Chi., Mil., & St. Paul (C. & P. W.	30,000		33,700			
Div.) m. 5 p. c	30,000	00	31,500	00	•	
Pennsylvania 4½ p. c	55,000 0		57,750			
Fargo & Southern 1st m. 6 p. c	25,000		28,000			
RAILROAD STOCKS—	25,000 0	50	20,000	00		
New York & Harlem	125,000 0	20	275,000	00		
Morris & Essex	50,000 0		70,000			
Chicago, Rock Island & Pacific	50,000		63,500			
Illinois Central	50,000 0		66,500			
Chicago, Burlington & Quincy	2,000 0		2,540			
Miscellaneous—	2,000		2,540	00		
Atlanta City 4½ p. c	25,000 0	20	25,500	00		
_						
Totals	3,957,000 0	00 \$4	,,905,665	00	\$4,905,665	00
Cash in Company's principal office					9,593	29
Cash deposited in banks					64,330	
Interest due and accrued on stocks and	bonds				875	
Gross premiums in due course of collect					213,044	33
Assets of the Company at their				-		

T	<b>TT T</b>	TA	DITI	THE

III. BIIIDIBITIES.		
Losses adjusted and unpaid \$29,5	55 02	
Losses reported and unadjusted 145,9	51 09	
Losses resisted	34 22	
Gross amount of unpaid losses	40 33 330 10	
Net amount of unpaid losses	\$178,810	23
Unearned premiums on risks, one year or less \$811,0	56 19	
Unearned premiums on risks, more than one year 796,4	07 04	
Unearned premiums as computed above	1,607,463	23
Commissions and brokerage		87
Accrued for salaries, rents, etc		43
Liabilities, except capital, special funds, and surplus.		
Capital stock		00
Special reserve fund of stockholders	500,000	00
Guarantee surplus fund	500,000	00
Surplus beyond all liabilities	1,344,273	14
Under special deposits in various States \$48,3	312 50	
Liabilities, including capital, special funds, and su		90

# IV. INCOME DURING THE YEAR.

Premiums received in cash	
premiums	
Actual cash premiums	\$2,117,862 52
Interest on loans and bonds, and dividends on stocks	182,193 19
Actual cash income	\$2,300,055 71

# V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$149,909.10 occur-			
ring in previous years) \$1,1	28,066 75		
Deduct salvages and reinsurance	15,149 74		
Net amount paid for losses		\$1,012,917	10
Cash dividends		150,000	00
Commissions and brokerage		337,640	13
Salaries and fees		163,836	58
Taxes		60,645	47
All other payments		207,520	35
Actual cash expenditure		\$1,032,550	54

# VI. MISCELLANEOUS.

	VI. MISCE	LLANEOU	5.			
	Risks and	Premiums.	Risks.		ъ.	
In force on the 31st da	ay of December of t	he preced-	NISKS.		Premiums	š.
			\$356,627	286	\$2,984,588	05
Written or renewed d	uring the year		344,630	,320	2,729,977	32
Totals			\$701,257	,606	\$5,714,565	37
Deduct those	e expired and marke	d off	303,143	,122	2,457,694	79
In force	at the end of the ye	ar	\$398,114	484	\$3,256,870	58
Deduct	amount reinsured		24,166	,142	226,919	17
Ne	t amount in force		\$373,948	,342	\$3 029,951	41
$R_{\ell}$	capitulation of Fire	Risks and	Premium	·s.		
Year written. T	Amour erm. covere	t Gross I	premiums arged.	Fractio unearn		
1886 One year	ur or less. \$18 <b>2,</b> 384	,160 \$1,622,	112 39	I-2	\$811,056	-
1885 } Two ye	ars 3,217		784 84	I-4	6,696	
1886 J	1,751		388 32	3-4	9,291	
1884	28,771		800 98	1-6	36,300	
1885 } Three y	ears 41,220 63,105		022 74	I-2 5-6	142,011 317,440	
1883	, , ,		318 06	1-8	539	
1884	566		922 73	3-8	1,846	
1885 Four ye	ars	-	186 01	5-8	3,866	
1886	700	,029 5,1	197 12	7-8	4,547	48
1882	6,046	,023 62,	931 55	1-10	6,293	15
1883	7,375			3-10	20,746	92
	ars 8,451		351 44	I-2	40,925	
1885	10,706		•	7-10	71,095	
1886 J	18,495	,311 149,	786 12 	9-10	134,807	49
Totals		342 \$3,029,9		• • •	\$1,607,463	_
Premiums received sir						
Losses paid since the					9,019,619	
Cash dividends paid s					1,540,000	
Stock owned by the d Losses incurred during					383,900	
Special deposits for t					1,151,306	32
	on, \$50,000.00, liab					
	o.oo, liabilities, \$1					
	s, \$14,035.72; Virgi					
\$7,507.16.						
	Business in Co	nnecticut, 18	86.			
Fire risks taken (no ir	land)				\$3,997,209	00
Premiums received					37,244	56
Losses paid					20,990	-
Losses incurred				• • •	18,298	94

# GERMANIA FIRE INSURANCE COMPANY,

## NEW YORK, N. Y.

Commenced Business, March, 1859.

RUDOLPH GARRIGUE, President. Hugo Schumann, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.,	\$1,000,000 00
Whole amount of capital actually paid up in cash	1,000,000 00
,	
II. ASSETS.	
Value of real estate owned by the Company unencumbered Loans on bond and mortgage (first liens), not more than one year's	\$535,000 00
interest due	96,500 00
Interest accrued on bond and mortgage loans	1,530 00
Value of lands mortgaged \$67,500 00	
Buildings (insured for \$91,000.00) 99,000 00	
Total	

## Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States and State Bonds-	-	
United States 4 p. c. reg	\$130,000 00	\$167,050 00
United States 4½ p. c. reg	715,000 00	791,862 50
Mississippi 4 p. c	20,000 00	20,000 00
RAILROAD BONDS—		
St. Paul, Minn. & Manitoba 7 p. c.,	16,000 00	18,160 00
Central Pacific of Cal. 6 p. c. gold,	40,000 00	46,600 00
Chicago & Northwestern 7 p. c	25,000 00	32,750 00
Chi. & Northw'n s. f. Deb. 5 p. c.,	25,000 00	27,500 00
Chicago, Rock Island & Pac. 6 p. c.,	25,000 00	34,250 00
Union Pacific 6 p. c	25,000 00	29,375 00
Fargo & Southern 6 p. c	20,000 00	24,200 00
Long Island 5 p. c	15,000 00	17,250 00
Mil., L. S. & W. 6 p. c	15,000 00	17,400 00
Northern Pacific s. f. 6 p. c	25,000 00	29,875 00
Pennsylvania 4½ p. c	25,000 00	26,875 00
R. W. & O. 5 p. c	10,000 00	10,250 00
West Shore guar. 4 p. c	50,000 00	52,437 50
D. D. E. B. & Bat'y 7 p. c	10,000 00	11,125 00

	Par Value.	Market Value.	
L. S. & Mich. Southern reg. 7 p.c.,	\$9,000 00	\$11,520 00	
L. S. & " coup. 7 p.c.,	16,000 00	20,800 00	
Chi., St. L. & New Orleans 5 p.c.,	25,000 00	28,937 50	
Baltimore & Ohio 5 p. c	50,000 00	55,500 00	
N. Y. Cent. & Hud. River 7 p. c.,	25,000 00	34,625 00	
N. Y. C. & H. Riv. 5 p. c. Deb	25,000 00	27,218 75	
Michigan Central 7 p. c	25,000 00	32,031 25	
Michigan " 6 p. c	30,000 00	37,050 00	
Union Pacific 6 p. c	25,000 00	27,437 50	
Milwaukee & St. Paul (Chicago &	25,000 00	27,437 30	
Milwaukee Div.) 7 p. c  BANK STOCK—	15,000 00	19,837 50	
National Park	5,000 00	8,350 00	
Totals	,441,000 00	\$1,660,267 50	1,660,267 50
Cash in Company's principal office			75,780 99
Cash deposited in bank			15,928 22
Gross premiums in due course of collect			142,354 47
Rents due and accrued			1,883 33
		_	
Assets of the Company at their	actual value.		\$2,529,244 51
	ABILITIES.		
Losses adjusted and unpaid		\$49,325 68	
Losses reported and unadjusted		21,672 80	
Losses resisted		20,408 40	
			,
Gross amount of unpaid losses			
Deduct reinsurance		5,998 86	
Net amount of unpaid los	ses		\$85,408 02
Unearned premiums on risks, one year of	or less	\$415,083 87	
Unearned premiums on risks, more than	one year	362,197 88	
Unearned premiums as compute	ed above		777,281 75
Commissions and brokerage			28,470 89
Total liabilities, except capital		_	\$891,160 66
Capital stock		•	1,000,000 00
Surplus beyond capital and all			638,083 85
			030,003 05
Under special deposits in various States.		-	
Total liabilities, including	capital and su	rplus	\$2,529,244 51
IV. INCOME D	URING TH	E YEAR.	3
Premiums received in cash		\$1,300,308 24	
Deduct reinsurance, rebate, abatement,	and return		
premiums		\$237,228 03	
Actual cash premium			\$1,063,080 21
Interest on mortgages of real estate			
Interest on loans and hands and divides	de en etect-		6,376 66
Interest on loans and bonds, and divider		-	93,797 61
Actual cash income			\$1,163,254 48

# V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$144,148.96 occurring in previous years)\$  Deduct salvages and reinsurance	\$624,762 26 55,807 53	
Net amount paid for losses	• • • • • • • • • •	\$568,954 73
Cash dividends		100,000 00
Commissions and brokerage		150,787 35
Salaries and fees		76,319 78
Taxes		30,649 61
All other payments		159,507 48
Actual cash expenditure		\$1,086,218 95

# VI. MISCELLANEOUS.

Risks and Premiums.  Fire.  In force on the 31st day of December of the preced-	Premiums.
ing year	
Totals\$327,297,064 25 Deduct those expired and marked off 146,933,015 56	
In force at the end of the year \$180,364,048 69 Deduct amount reinsured 5,066,884 33	
Net amount in force\$175,297,164 36	\$1,531,565 33

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.		Gross Premi			Premiums unearned.
1886	One year or less;	\$99,368,603	00	\$830,167	74	1-2	\$415,083 87
1885)	Two years	83,282	00	615	03	1-4	153 76
1886}	Two years	310,135	00	2,158	61	3-4	1,618 96
1884		17,833,319		157,432	46	1-6	26,238 74
1885	Three years	18,988,135	36	159,543	OI	I-2	79,771 50
1886	*	20,785,713	00	173,245	50	5-6	144,371 25
1883		202,975	00	1,895	08	1-8	<b>2</b> 36 88
1884	Four years	159,309	00	1,520	95	3-8	570 36
1885	. I our jours	106,475	00	960	90	5-8	600 56
ا 1886 ا		271,990	00	2,617	42	7-8	2,290 24
1882)		3,148,540	50	36,989	90	1-10	3,698 99
1883		2,817,230	50	34,049	55	3-10	10,214 85
1884}	Five years	3,419,255	00	41,855	29	1-2	20,927 64
1885		3,591,527	00	40,791	75	7-10	28,554 22
1886∴. j		4,210,675	00	47,722	14	9-10	42,949 93
Tot	als \$1	75,297,164	36	\$1,531,565	33		\$777,281 75

## GIRARD FIRE AND MARINE INSURANCE COMPANY,

#### PHILADELPHIA, PENN.

Commenced Business, May, 1853.

ALFRED S. GILLETT, President.

EDWIN F. MERRILL, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

# I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$300,000 00
Whole amount of capital actually paid up in cash	300,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered  Loans on bond and mortgage (first liens), not more than one year's	\$392,500 00
interest due	553,399 99
Interest due and accrued on bond and mortgage loans	9,526 50

# Stocks and Bonds owned by the Company.

	ownea by the	1 /	
United States Bonds-	Par Value.	Market Value.	
United States	\$92,000 00	\$114,800 00	
MUNICIPAL AND COUNTY BONDS—	<i>"- y - y</i>		
City of Louisville	10,000 00	11,500 00	
City and County, St. Louis	10,000 00	11,800 00	
Illinois township	2,000 00	2,000 00	
Railroad Stocks—	_,	_,,,,,,	
Union Pacific	5,000 00	5,875 00	
Connecting	10,000 00	12,200 00	
Pennsylvania	10,000 00	13,200 00	
Camden & Amboy	13,000 00	13,780 00	
The state of the s			
Philadelphia & Erie	10,000 00	10,800 00	
Philadelphia & Reading scrip	1,750 00	875 00	
Phil., Wil. & Baltimore	10,000 00	10,300 00	
Lehigh Navigation Co	11,000 00	12,980 00	
Lancaster & Reading	10,000 00	11,500 00	
North Pennsylvania	5,000 00	6,600 00	
Philadelphia & Darby Pass	2,250 00	1,800 00	
MISCELLANEOUS—			
Phil. & Reading Car Trust 6 p.c	35,000 00	35,000 00	
Totals	\$237,000 00	\$275,010 00	275,010 00
	<i>"-37</i> ,	<i>\$</i> -75,020 00	
Loans	0 11 . 1		
Louns	on Collateral.		
		Val. Amt. Loane	·d.
Pa	r Val. Market	Val. Amt. Loane	ed.
Schraeder M. & M. Co. stock \$	r Val. Market 7,800 \$7,8	00 } \$5.800	ed.
Schraeder M. & M. Co. stock \$ Bond and mortgage on real estate	r Val. Market 7,800 \$7,8	°°° \$5,800	ed.
Schraeder M. & M. Co. stock \$ Bond and mortgage on real estate Allegheny Valley R. R. Co	r Val. Market 7,800 \$7,8 0,000 10,0 1,000 1,1	\$5,800 40 600	
Schraeder M. & M. Co. stock \$ Bond and mortgage on real estate Allegheny Valley R. R. Co	r Val. Market 7,800 \$7,8	\$5,800 40 600	ed. 6,400 00
Schraeder M. & M. Co. stock  Bond and mortgage on real estate  Allegheny Valley R. R. Co  Totals	r Val. Market 7,800 \$7,800,000 1,000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00
Schraeder M. & M. Co. stock  Bond and mortgage on real estate  Allegheny Valley R. R. Co  Totals	r Val. Market 7,800 \$7,8 0,000 10,0 1,000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68
Schraeder M. & M. Co. stock	r Val. Market 7,800 \$7,8 0,000 10,0 1,000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87
Schraeder M. & M. Co. stock \$  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals \$1  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks	r Val. Market 7,800 \$7,800 0,000 10,00 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80
Schraeder M. & M. Co. stock \$ Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals \$I  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral l	r Val. Market 7,800 \$7,800 0,000 10,00 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00
Schraeder M. & M. Co. stock \$  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals  Cash in Company's principal office  Cash deposited in banks  Interest due and accrued on stocks Interest due and accrued on collateral land Gross premiums in due course of collections.	r Val. Market 7,800 \$7,800 0,000 10,00 1,10 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82
Schraeder M. & M. Co. stock \$  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral lands gross premiums in due course of collect Rents	r Val. Market 7,800 \$7,800 0,000 10,00 1,10 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81
Schraeder M. & M. Co. stock \$  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals \$1  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral I Gross premiums in due course of collect Rents All other property	r Val. Market 7,800 \$7,800 \$7,800 10,00 10,00 1,1000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70
Schraeder M. & M. Co. stock \$  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral lands gross premiums in due course of collect Rents	r Val. Market 7,800 \$7,800 \$7,800 10,00 10,00 1,1000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70
Schraeder M. & M. Co. stock \$  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals \$1  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral I Gross premiums in due course of collect Rents All other property	r Val. Market 7,800 \$7,800 \$7,800 10,00 10,00 1,1000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70
Schraeder M. & M. Co. stock \$ Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals \$I  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral I Gross premiums in due course of collect Rents All other property  Assets of the Company at the	r Val. Market 7,800 \$7,800,000 10,00 1,18,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70
Schraeder M. & M. Co. stock  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals  Cash in Company's principal office Cash deposited in banks  Interest due and accrued on stocks Interest due and accrued on collateral I Gross premiums in due course of collect Rents  All other property  Assets of the Company at the	r Val. Market 7,800 \$7,800,000 10,00 1,1000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70
Schraeder M. & M. Co. stock  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals  Totals  Cash in Company's principal office  Cash deposited in banks  Interest due and accrued on stocks Interest due and accrued on collateral l Gross premiums in due course of collect Rents  All other property  Assets of the Company at the III. I Losses adjusted and unpaid	r Val. Market 7,800 \$7,800 \$7,800 10,00 1,000 1,1000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70
Schraeder M. & M. Co. stock \$ Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals \$I  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral I Gross premiums in due course of collect Rents  All other property  Assets of the Company at the:  III. I Losses adjusted and unpaid Losses reported and unadjusted	r Val. Market 7,800 \$7,800,000 10,00 1,18,800 \$18,9	\$5,800 40 600 40 \$6,400 \$6,331 88 17,930 44	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70
Schraeder M. & M. Co. stock \$  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals \$1  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral I Gross premiums in due course of collect Rents All other property  Assets of the Company at the III. I Losses adjusted and unpaid Losses reported and unadjusted Losses resisted	r Val. Market 7,800 \$7,800,000 10,00 1,1000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70
Schraeder M. & M. Co. stock \$ Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals \$I  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral I Gross premiums in due course of collect Rents  All other property  Assets of the Company at the:  III. I Losses adjusted and unpaid Losses reported and unadjusted	r Val. Market 7,800 \$7,800,000 10,00 1,1000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400 \$6,331 88 17,930 44	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70
Schraeder M. & M. Co. stock \$  Bond and mortgage on real estate Allegheny Valley R. R. Co  Totals \$1  Cash in Company's principal office Cash deposited in banks Interest due and accrued on stocks Interest due and accrued on collateral I Gross premiums in due course of collect Rents All other property  Assets of the Company at the III. I Losses adjusted and unpaid Losses reported and unadjusted Losses resisted	r Val. Market 7,800 \$7,800 \$7,800 10,00 10,00 1,1000 1,1 8,800 \$18,9	\$5,800 40 600 40 \$6,400 \$6,331 88 17,930 44 2,693 00	6,400 00 3,154 68 79,601 87 859 80 205 00 33,445 82 1,534 81 1,829 70

Net amount of unpaid losses ..... \$24,255 32

** 1	
Unearned premiums on risks, one year or less \$108,492 50	
Unearned premiums on risks, more than one year 142,831 33	
Unearned premiums as computed above	251,323 83
Reclaimable on perpetual fire policies	167,539 40
Commissions and brokerage	9,179 73
All other demands against the Company	775 03 1,909 56
Total liabilities, except capital stock and surplus	\$454,982 87
Capital stock	300,000 00
Surplus beyond all liabilities	602,485 30
Total liabilities, including capital and surplus	\$1,357,468 17
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Deduct reinsurance, rebate, abatement, and return	
premiums	
Actual cash premiums	\$360,143 02
Interest on mortgages of real estate	32,670 36
Interest on loans and bonds, and dividends on stocks	15,334 30
Rents	10,871 81
Deposit premiums on perpetual risks, less 10 p. c \$38,123 02	
Actual cash income	\$419,019 49
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$20,354.74 occur-	•
ring in previous years)	
Deduct salvages and reinsurance 5,469 26	
Net amount paid for losses	\$124,091 92
Cash dividends	72,000 00
Commissions and brokerage	69,441 80
Salaries and fees	41,979 47
Taxes	13,644 45
All other payments	23,776 82
Deposit premiums returned \$3,528 53	
Actual cash expenditure	\$344,934 46
VI. MISCELLANEOUS.	
Risks and Premiums.	
In force on the 31st day of December of the preced-	Premiums.
ing year\$50,687,538 oo	\$629,401 89
Written or renewed during the year 36,871,857 00	391,550 49
Totals\$87,559,395 00	\$1,020,952 38
Deduct those expired and marked off 33,559,781 oo	336,150 17
In force at the end of the year\$53,999,614 oo	\$684,802 21
Deduct amount reinsured 1;157,873 00	13,393 86
Net amount in force\$52,841,741 00	\$671,408 35
	# 1 31 33

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premium	s Fraction uncarned.		
1886	One year or less.	\$22,097,985	\$216,984 9		\$108,492	
1885	Two years	96,851	935 3	1-4	233	8,3
1886	wo years	162,389	1,364 5	3 3-4	1,023	40
1884		4,584,893	51,230 8	3 1-6	8,358	47
1885	Three years	4,851,647	51,734 7	I-2	25,867	35
1886J		6,161,083	66,092 4	2 5-6	55,077	00
1883		61,801	667 4	1-8	83	43
1884	Four years	68,009	757 3	3-8	284	04
1885	rour years	30,600	301 9	5-8	189	35
1886 j		70,975	647 6	2 7-8	566	65
1882		1,238,705	14,934 3	3 1-10	1,493	43
1883		1,321,358	16,668 1	3-10	5,000	43
1884	Five years	1,377,971	16,803 9	I-2	8,401	97
1885		1,639,889	19,099 4	2 7-10	13,369	58
1886 j		1,852,973	23,417 9	9-10	21,076	ΙI
	ve years	131,016	3,612 5	7 I-2	1,806	29
Perpetuals	• • • • • • • • • • • • • • • • • • • •	7,093,596	186,154 8	9-10	167,539	40
To	tals	\$52,841,741	\$671,408 3		\$418,863	23
Premiums re	ceived since the orga	anization of the	Company	#	7,223,420	00
	since the Company				3,097,403	09
	ds paid stockholders				1,122,196	
Stock owned	by directors at par	value			85,900	00
	red during the year.				133,566	95
	Busin	ess in Connect	icut, 1886.			
Fire risks tal	ken (no marine or i	nland)			\$641,449	00
Premiums re	ceived				5,803	47
Losses paid.					1,833	04
Losses incur	ed			•••••	995	09

\$200,000 00

11,430 55

#### GLENS FALLS FIRE INSURANCE COMPANY,

#### GLENS FALLS, N Y.

#### Commenced Business, May, 1850.

R. M. LITTLE, President.

J. L. CUNNINGHAM, Secretary.

Attorney in Connecticut, Insurance Commissioner.

I. CAPITAL.

#### Whole amount of joint stock or guarantee capital authorized..... Whole amount of capital actually paid up in cash..... 200,000 00 II. ASSETS. Value of real estate owned by the Company unencumbered . . . . . . \$14,025 00 Loans on bond and mortgage (first liens), not more than one year's interest due..... 456,863 75 Loans on bond and mortgage (first liens), more than one year's 63,800 00 interest due (of which \$2,800 is in process of foreclosure).... Interest due and accrued on bond and mortgage loans..... 9,977 15 Value of lands mortgaged ...... \$1,072,900 00 Stocks and Bonds owned by the Company. Par Value. Market Value. UNITED STATES BONDS-United States 4½ p. c..... \$240,000 00 \$265,800 00 United States 4 p. c..... 260,000 00 332,800 00 RAILROAD BONDS-N. Y. C. & Hud. River 1st m. 7 p. c. 107,200 00 80,000 00 N. Y. & Harlem River 1st m. 7 p. c. 50,000 00 65,000 00 BANK STOCK-First National Bank, Glens Falls... 10,000 00 17,500 00 Totals ..... \$640,000 00 \$788,300 00 788,300 00 Cash in Company's principal office..... 1,732 03 Cash deposited in bank..... 185,432 29 Interest due and accrued on deposits..... 525 00 Gross premiums in due course of collection..... 46,008 99 Bills receivable..... 275 00

Assets of the Company at their actual value ...... \$1,555,508 66

Deduct for doubtful debts, \$1,430.55; for possible depreciation, 

# III. LIABILITIES.

III. LIMBILITIES.	
Losses adjusted and unpaid\$18,631 34	
Losses reported and unadjusted 24,030 00	
Losses resisted 6,750 00	
Gross amount of unpaid losses \$49,411 34	
Deduct reinsurance 6,229 01	
Net amount of unpaid losses	\$43,182 33
Unearned premiums on risks, one year or less \$160,834 72	
Unearned premiums on risks, more than one year 375,929 39	
Unearned premiums as computed above	536,764 11
Commissions and brokerage	6,901 35
Liabilities, except capital, special funds and surplus	\$586,847 79
Capital stock	200,000 00
Special reserve fund of stockholders	200,000 00
Guaranty surplus fund	200,000 00
Surplus beyond all liabilities	368,660 87
Under special deposit in Virginia \$10,000 00	
Liabilities, including capital, special funds, and surplus	\$1,555,508 66
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Deduct reinsurance, rebate, abatements, and return	
premiums	

Premiums received in cash	
Deduct reinsurance, rebate, abatements, and return	
premiums	
Actual cash premiums	\$560,450 90
Interest on mortgages of real estate	29,305 93
Interest on loans and bonds, and dividends on stocks	33,959 46
Rents	1 242 00
Actual cash income	\$623,958 29

# V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$20,376.49 occur-	
ring in previous years)	
Deduct salvage and reinsurance	
Net amount paid for losses	\$331,294 25
Cash dividends	20,000 00
Commissions and brokerage	102,719 93
Salaries and fees	45,001 10
Taxes	15,198 78
All other payments	36,775 92
Actual cash expenditure	\$550.080 08

#### VI. MISCELLANEOUS.

	V 1.	. MISCLELL	AIVEOU	ω.			
		Risks and Pre	miums.	я ,	ire.	Premiums,	
In force on the	31st day of I	December of th	ne pre-	1'	ne.	Fremiums.	
				\$94,4	33,898	\$968,516 7	72
Written or renewe					77,820	648,775	)2
Totals.				\$156,4	11,718	\$1,617,291 7	74
Deduct	those expired a	and marked of	f	55,5	57,550	585,801	9
In t	force at the en	d of the year		\$100,8	54,168	\$1,031,490	55
Dec	luct amount re	insured		1,3	41,918	14,048 6	55
	Net amount i	in force		\$99,5	12,250	\$1,017,442	00
	Recapitulati	on of Fire Ri	sks and	Premi	iums.		
Year written.	Term.	Amount covered.	Gross pr	emiums	Fractio unearne	n Premiums d. unearned.	
1886 One	year or less	\$28,963,248	\$321,	569 44	I-2	\$160,834 7	72
1885		293,844	2,	802 70	I-4	700 6	68
1000	o years	328,126	3,	032 93	3-4	2,274 7	70
1884		15,110,673	132,	111 75	1-6	22,018	
1885 Thr	ee years	16,629,780	149,	168 92	I-2	74,584 4	16
1886J		20,218,375	186,	035 23	5-6	155,029 3	36
1883		71,630	(	73 95	1-8	84 2	24
1884	In 110040	59,355		740 69	3-8	277 7	76
1885 Fou	r years	112,209		339 02	5-8	524 4	10
1886		158,897		798 13	7-8	1,573 3	36
1882		2,679,286	29,	594 66	1-10	2,959 4	17
1883		3,347,691	38,	794 75	3-10	11,638 4	<b>ļ</b> 2
1884 Five	e years	3,758,094	46,	767 63	1-2	23,383 8	32
1885		4,429,907	60,9	954 39	7-10	42,668	7
1886		3,351,135	42,	457 81	9-10	38,212	03
Totals.		\$99,512,250	\$1,017,	142 00		\$536,764 1	I
Premiums received since the organization of the Company \$7,453,216 79							
Losses paid since						3,960,669 8	
Cash dividends de						400,000	00
Stock owned by th	ne directors at	par value				73,040 0	00
Losses incurred d						347,859 2	27
Loaned to officers	and directors					8,650 0	00
Deposited in Virg						10,000 0	00
Business in Connecticut, 1886.							
Fire risks taken (	no inland)					\$1,243,825	20
Premiums receive						10,999	
Losses paid						1,623 7	
Losses incurred.						1,623 7	
-20000 AMOUNTOUR						1,023 /	3

# GRANITE STATE FIRE INSURANCE COMPANY,

#### PORTSMOUTH, N. H.

Commenced Business, November, 12, 1885.

FRANK JONES, President.

A. F. HOWARD, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

٠, ٠,	OMITIME.		
Whole amount of joint stock or guaran Whole amount of capital actually paid to	\$500,000 00 200,000 00		
II.	ASSETS.		
Loans on bond and mortgage (first liens interest due	mortgage loans		\$9,000 00 None.
Total		\$20,000 00	
Stocks and Bonds	owned by the	Company.	
UNITED STATES BONDS-	Par Value.	Market Value.	
United States registered 4 p. c COUNTY BONDS—	\$158,400 00	\$201,960 00	
Carroll County, N. H., 6 p. c RAILROAD BONDS—	200 00	200 00	
Eastern, Mass. 6 p. c	10,000 00	12,700 00	
N. Y. & N. E. 7 p. c	10,000 00	12,500 00	
Bank Stocks—			
Lake National, Wolfboro, N. H RAILROAD STOCKS—	5,400 00	5,670 00	
Worcester, Nashua & Rochester	100 00	134 00	
Miscellaneous-			
Ft. Pl., N.Y., Water Co. 1st m. 6 p.c.,	10,000 00	10,500 00	
Dover, N. H., Gas Light Co. stk	2,500 00	3,000 00	
N. H. <b>T</b> rust Co. (Deb.) 6 p. c	15,000 00	•	
Colorado State Warrants	12,078 44	12,078 44	

. Totals..... \$223,678 44 \$273,742 44 273,742 44

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GRANITE STATE FIRE INSURANCE COMPANY.	199
Cash in Company's principal office	6,153 63
Cash deposited in bank	25,849 62
Interest due and accrued on stocks	1,589 17
Gross premiums in due course of collection	26,190 17
Assets of the Company at their actual value	\$342,525 03
III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted	
Losses resisted	
Total amount of unpaid losses \$19,504 90	
Unearned premiums on risks, one year or less 67,726 24	
Unearned premiums on risks, more than one year 34,220 45	
Unearned premiums as computed above	\$101,946 69
Commissions and brokerage	3,954 05
Due and accrued for salaries, etc	114 69
All other liability	980 34
Total liabilities, except capital stock and surplus	\$126,500 67
Capital stock	200,000 00
Surplus beyond all liabilities	16,024 36
Total liabilities, including capital and surplus	\$342,525 03
·	
IV. INCOME DURING THE YEAR.	
Premiums received in cash	\$168,988 67
Premiums received in cash	
Premiums received in cash	\$168,988 67 325 00 8,744 70
Premiums received in cash	\$168,988 67 325 00
Premiums received in cash	\$168,988 67 325 00 8,744 70
Premiums received in cash	\$168,988 67 325 00 8,744 70
Premiums received in cash	\$168,988 67 325 00 8,744 70
Premiums received in cash	\$168,988 67 325 00 8,744 70
Premiums received in cash	\$168,988 67 325 00 8,744 70
Premiums received in cash	\$168,988 67 325 00 8,744 70
Premiums received in cash	\$168,988 67 325 00 8,744 70 \$178,058 37
Premiums received in cash	\$168,988 67 325 00 8,744 70 \$178,058 37
Premiums received in cash	\$168,988 67 325 00 8,744 70 \$178,058 37 \$25,647 95 None.
Premiums received in cash	\$168,988 67 325 00 8,744 70 \$178,058 37 \$25,647 95 None. 32,075 59
Premiums received in cash	\$168,988 67 325 00 8,744 70 \$178,058 37 \$25,647 95 None. 32,075 59 5,615 20

## VI. MISCELLANEOUS.

VI. MISCELLANEOUS.	
Risks and Premiums.	Premiums.
In force on the 31st day of December of the pre-	
ceding year\$2,416,83	
Written or renewed during the year 15,320,27	9 00 192,937 57
Totals	9 00 \$222,084 52
Deduct those expired and marked off 4,276,73	2 00 41,795 94
In force at the end of the year \$13,460,37	7 00 \$180,288 58
Deduct amount reinsured 263,79	1 00 3,339 25.
Net amount in force \$13,196,58	66 00 \$176,949 33
Recapitulation of Fire Risks and Premiun	ms.
Year Amount Gross premiums I written. Term. covered. charged. u	Fraction Premiums unearned,
1886 One year or less \$9,452,806 \$135,452 49	1-2 \$67,726 24
1885 ) 55.700 411.40	1-4 102 87
1886 Two years 61,800 447 67	3-4 335 76
1884	
1885 Three years 104,220 1,255 55	1-2 627 78
1,405,091 16,961 97	5-6 14,134 97
1883	•••
1884 Four years 140.870 1510.10	
149,570 1,510 19	5-8 943 87
1886 607,158 6,115 21	7-8 5,350 8r
1882	•••
1883 Five years	•••
1884 Five years 281,649 2,954 49	7-10 2,068 14
1886 1,078,292 11,840 27	9-10 10,656 25
Totals \$13,196,586 \$176,949 33	\$101,946 69
Premiums received since the organization of the Company	
Losses paid since the Company organized	
Cash dividends paid stockholders	
Stock owned by the directors at par value	
Losses incurred during the year	
Loaned to officers and directors	None.
Loaned to stockholders not officers	None.
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$113,197 00
Premiums received	
Losses paid	

Losses incurred.....

None.

## GREENWICH INSURANCE COMPANY,

## NEW YORK CITY.

Commenced Business, January 1, 1835.

Samuel C. Harriot, President. Mason A. Stone, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital a Whole amount of capital actually paid up in cash	
II. ASSETS.	
Value of real estate owned by the Company unence Loans on bond and mortgage (first liens), not more	
interest due	
Interest accrued on bond and mortgage loans  Value of lands mortgaged  Buildings (insured for \$18,500)	\$33,500 00
Total	\$53,500 00
Stocks and Bonds owned by	the Company.
United States and State Bonds—	e. Market Value.
United States reg. 4 p. c \$185,000	00 \$235,875 00
United States reg. 4½ p. c 70,000	
District of Columbia reg. 3-65 p. c. 125,000	00 150,000 00
RAILROAD BONDS-	
N. Y. C. & H. R. extended 5 p. c. 50,000	00 52,750 00
N. Y. C. & H. R. 1st mort. 7 p. c. 100,000	00 138,500 00
Albany & Susquehanna 6 p. c 80,000	00 95,800 00
Harlem River & Portchester 6 p. c. 10,000	00 12,000 00
RAILROAD STOCK—	
Rensselaer & Saratoga 36,500	00 62,050 00
Bank Stock—	
National Broadway	00 48,125 00
MISCELLANEOUS—	
Consolidated Gas Co 30,000	00 24,150 00

Totals..... \$704,000 00 \$896,600 00 896,600 00

#### Loans on Collateral.

L	oans on Col	lateral.		
	Par Val. Ma	arket Val. An	nt. Loaned.	
N. P. R. R. Co. & Land G. 1st m.			)	
6 p. c. bonds	\$15,000	\$17,775		
C., St. P., Minn. & Omaha R. R.				
con. 6 p. c. bonds	15,000	18,300	\$50,000	
C., M. & St. P. R. W. Co. con.				
7 p. c. bonds	15,000	19,800		
L. S. & M. S. R. W. Co. stock	4,000	3,840	j	
American Ex. Fire Ins. Co. stock	500	500	400	
Am. Steam Boiler Ins. Co. stock	1,000	1,000	800	
United States Life Ins. Co. stock	1,350	1,215	850	
Chatham National Bank stock	500	1,050	800	
Central Gas Light Co. stock	10,000	10,000	]	
Central Gas Light Co.6 p.c. st.cer.	6,000	3,000	 	
Williamsburgh Gas Light Co. stk.	4,350	6,960	17,000	
Jersey City Insurance Co. stock	2,500	2,500		
C., M. & St. P. R. W. Co. stock	60,000	54,600		
N. Y. Central R. R. Co. stock	10,000	13,300	70,000	
N. Y. C. & H. R. R. R. Co. stk.	10,000	11,300		
Real Estate Exchange and Auc-				
tion Room (limited) stock	1,000	1,020	800	
Morris & Essex R. R. Co. stock	15,000	20,700	16,000	
Totale		4.96.962	#176.650	**66*0.00
Totals	\$171,200	\$186,860	\$156,650	156,650 00
Cash in Company's principal office	e			13,779 32
Cash deposited in bank				33,450 93
Interest accrued on collateral loan	ıs			670 <b>8</b> 8
Gross premiums in due course of	collection			86,732 31
Bills receivable, not matured, take	n for premiu	ıms		7,878 23
Rents				841 67
Cross sensts			2	#r 28r 0r1 24
Gross assets				\$1,385,051 34
Deduct doubtful debts	• • • • • • • • • •			2,000 00
Assets of the Comp			_	
	any at their	actual value.	- 	\$1,383,051 34
	any at their	actual value.	-	\$1,383,051 34
	any at their	actual value.	-	\$1,383,051 34
		actual value.		\$1,383,051 34
11	I. LIABII	LITIES.		\$1,383,051 34
II  Losses adjusted and unpaid	I. LIABII	LITIES	None.	\$1,383,051 34
II  Losses adjusted and unpaid  Losses reported and unadjusted	I. LIABII	LITIES \$1	None. 68,506 52	\$1,383,051 34
II  Losses adjusted and unpaid  Losses reported and unadjusted  Losses resisted	I. LIABII	LITIES	None.	\$1,383,051 34
II  Losses adjusted and unpaid  Losses reported and unadjusted	I. LIABII	LITIES	None. 68,506 52 29,217 00 97,723 52	\$1,383,051 34
II  Losses adjusted and unpaid  Losses reported and unadjusted  Losses resisted	I. LIABII	LITIES	None. 68,506 52 29,217 00	\$1,383,051 34
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted	I. LIABII	LITIES	None. 68,506 52 29,217 00 97,723 52 19,882 66	\$1,383,051 34 \$177,840 86
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted Gross amount of unpaid Deduct reinsurance	I. LIABII	LITIES	None. 68,506 52 29,217 00 97,723 52 19,882 66	
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted Gross amount of unpaid Deduct reinsurance Net amount of unpaid	I. LIABII losses uid losses year or less	LITIES	None. 68,506 52 29,217 00 97,723 52 19,882 66	
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted Gross amount of unpaid Deduct reinsurance Net amount of unpaid Unearned premiums on risks, one	I. LIABII losses  id losses  year or less e than one y	\$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$	None. 68,506 52 29,217 00 97,723 52 19,882 66  58,544 15	
Losses adjusted and unpaid Losses reported and unadjusted Losses resisted Gross amount of unpaid Deduct reinsurance Net amount of unpaid Unearned premiums on risks, one Unearned premiums on risks, more	I. LIABII losses  id losses year or less e than one y	\$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$	None. 68,506 52 29,217 00 97,723 52 19,882 66 58,544 15 45,926 44 23,928 65	

Return premiums Commissions and brokerage	1,000 00 10,000 00
Total liabilities, except capital stock and surplus  Capital stock	\$717,240 10 200,000 00
Surplus beyond all liabilities  Total liabilities, including capital and surplus	\$1,383,051 34
IV. INCOME DURING THE YEAR.	
Fire. Marine and Inland Premiums received in cash \$766,240 87 \$156,344 88  Deduct reinsurance, rebate, abate-	d.
ments, and return premiums 77,663 61 18,022 63	
Actual cash premiums \$688,577 26 \$138,322 25  Interest on mortgages of real estate	\$826,899 51 1,178 00 39,197 42
Rents	12,697 43
Other sources	3,185 70
Actual cash income	\$883,158 06
V. EXPENDITURE DURING THE YEAR.	
Fire. Marine and Inland	
Amount paid for losses (including	
\$76,264.60 of previous years) \$436,158 84 \$98,093 74	•
Deduct salvage and reinsurance 41,910 17 17,123 53	
Net amount paid for losses. \$394,248 67 \$80,920 21	\$475,168 88
Cash dividends	20,000 00
Commissions and brokerage Salaries and fees	183,562 45
Taxes	47,991 84 10,664 <b>0</b> 5
All other payments.	34,523 95
Actual cash expenditure	\$771,911 17
rictual casit experiuture	\$7/1,911 1/
VI. MISCELLANEOUS.	
Risks and Premiums. Fire.	Premiums.
In force on the 31st day of December of the pre-	
ceding year\$204,565,071	\$1,027,348 82
Written or renewed during the year 148,201,551	788,579 72
Totals	\$1,81 <b>5</b> ,928 54 751,404 84
In force at the end of the year \$206,078,568	\$1,064,523 70
Deduct amount reinsured 8,160,822	68,469 89
Net amount in force \$197,917,746	\$996,053 81
Marine and Inland	. Premiums.
In force at the end of the year	\$47,857 30

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premiums unearned.
1886	One year or less	\$94,870,896	\$517,088 30		\$258,544 15
1885	Two years	1,454,329	13,404 9	1 I-4	3,351 23
1886	( 1 110 ) Cais	742,508	1,878 4:	3-4	1,408 81
1884		22,059,788	95,999 2	; 1-6	15,999 87
1885	Three years	28,777,592	120,408 4.	I-2 1	60,204 22
1886		29,584,992	119,725 0	<sub>4</sub> 5-6	99,770 86
1883		- 500	5 0	0 1-8	62
1884	Four years	153,600	876 <b>7</b> .	3 3-8	328 77
1885	1 041 ) 0410	83,000	339 9	5-8	212 44
1886		206,948	647 4	3 7-8	566 50
1882		3,766,689	23,045 8.	1-10	2,304 58
1883	,	3,860,254	24,506 5	3-10	7,305 20
1884	Five years	4,021,557	25,326 7	5 I-2	12,663 38
1885		3,942,503	24,414 6	3 <b>7-10</b>	17,090 27
1886		4,194,240	25,367 7	7 9-10	22,830 99
1885	Six years	19,000	113 00		84 75
1886	Six years	10,000	80 50		72 45
1882	Seven years	119,350	1,790 25		800 00
• • • • • • • • • • • • • • • • • • • •	Perpetual	50,000	1,035 0	95	931 50
To	otals	\$197,917,746	\$996,053 8	ı	\$504,470 59
Premiums re	ceived since the org	ganization of th	ne Company	8	6,732,889 10
Losses paid	since the Company	organized			3,682,213 46
	nds paid stockholder				1,910,000 00
	fficers and directors				16,800 00
Stock owned	l by directors at par	value			73,200 00
Losses incu	rred during the y	ear (fire, \$437	7,061.81; mari	ne and	
inland,	\$115.716.33)			• • • • •	552,778 14
Business in Connecticut, 1886.					
Fire					\$458,788 75
	ceived				5,015 69
					4,120 00
	red				4,120 00

## HANOVER FIRE INSURANCE COMPANY,

#### NEW YORK CITY.

## Commenced Business, April, 1852.

Benjamin S. Walcott, President. I. Remsen Lane, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of capital actually paid up in cash..... \$1,000,000 00

#### II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's	
interest due	\$97,500 00
Interest accrued on bond and mortgage loans	407 09
Value of lands mortgaged \$101,500 00	
Buildings (insured for \$105,000) 133,000 00	
Total \$234,500 00	

	Par Value.	Market Value.
United States and State Bonds—		
United States 6 p. c. currency	\$50,000 00	\$6 <b>5,5</b> 00 00
United States 4½ p. c. reg	585,000 00	647,887 50
United States 4 p. c. reg	642,000 00	820,957 50
United States 4 p. c. coupons	48,000 00	61,860 00
Railroad Bonds-		
N. Y. & Harlem 1st m, 7 p. c	25,000 00	33,187 50
Erie consolidated mortgage	54,000 00	73,440 00
Union Pacific 1st mort	50,000 00	59,000 00
Union Pacific sinking fund	25,000 00	29,500 00
Cairo & Fulton 7 p. c. 1st m	25,000 00	27,375 00
N. Y. Elevated 1st m. 7 p. c	20,000 00	25,400 00
Kansas Pacific con. 1st m	50,000 00	53,500 00
Richm'd & Allegheny 1st m. 7 p. c.	25,000 00	17,531 25
Flint & Pere Marquette 6 p. c. gold.	30,000 00	36,600 00
Chicago, Milwaukee & St. Paul		
(C. & P. W. Div.) 1st m. gold	25,000 00	27,000 00
Chicago. Bur. & Quincy 4 p. c	25,000 00	24,906 25
Norfolk & Western 6 p. c. gold	5,000 00	5,625 00

C M % C4 David (Min % M Din)	Par Value.	Market Value.	
C. M. & St Paul (Wis. & M. Div.)	d	# Q	
Ist m. 5 p. c. gold	\$10,000 00	\$10,800 00	
C. M. & St. Paul (Terminal mtg.)			
5 p. c. gold	10,000 00	10,525 00	
L., N. A. & C. con. m. 6 p. c	15,000 00	14,475 00	
New York, Chicago & St. Louis 1st			
m. gold 6 p. c	10,000 00	9,775 00	
Rich'm & Dan. 6 p. c. con. m. gold,	25,000 00	29,000 00	
Milwaukee & St. Paul 1st m. (Ia. &			
Minn. Div.) 7 p. c. convertible	6,000 00	7,410 00	
Missouri, Kansas & Texas con. 1st			
m. 7 p. c. land grant	5,000 00	5,550 00	
St. Louis & I. Mount'n 1st m. 7 p.c.,	5,000 00	5,750 00	
RAILROAD STOCKS—			
Rensselaer & Saratoga con. capital,	10,000 00	17,000 00	
Chicago, Burlington & Quincy	10,000 00	13,650 00	
C., R. I. & Pacific	10,000 00	12,700 00	
BANK STOCKS—			
Metropolitan National	7,500 00	2,775 00	
American Exchange National	15,000 00	21,000 00	
Central Trust Co	10,000 00	43,500 00	
Totals \$1	1,832,500 00	\$2,213,180 00	2,213,180 00
Loans	n Collateral.		
	al. Market Va	l. Amt. Loaned.	
Chicago & Northwestern R. R.	di		
	000 \$19,332	50	
C., R. I. & Pac. R. R. ex. & Col.		\$30,000	
	000 15,680	00	
St. L. & S. F. R. R. Co. gen'l m.			
6 p. c. gold bonds 2,0	2,260	00 J	
Totals	00 \$37,272	50 \$30,000	30,000 00
			-0
Cash in Company's principal office	• • • • • • • • • • • • • • • • • • • •		18,510 78
Cash deposited in banks			53,058 10
Interest due and accrued on stocks			7,920 00
Gross premiums in due course of collecti	on	· · · · · · · · · · · _	154,324 72
Assets of the Company at their	actual value		\$2,574,900 69
	ABILITIES.	1	
Losses adjusted and unpaid		\$64,761 75	
Losses reported and unadjusted		54,440 08	
Losses resisted		24,961 67	
C		# C	
Gross amount of unpaid losses.		\$144,163 50	
Deduct reinsurance	_	5,348 27	
Net amount of unpaid los	ses		\$138,815 23

Unearned premiums on risks, one year or less \$453,807 42	
Unearned premiums on risks, more than one year 411,829 03	
Unearned premiums as computed above	865,636 45
· ·	29,545 34
Total liabilities except capital stock and surplus	
Capital stock	
Under special deposits in various states \$60,169 19	540,903 67
Total liabilities, including capital and surplus	\$2 574 000 60
Town involution, mounting captual and surplus	\$2,374,900 09
IV. INCOME DURING THE YEAR.	
Premiums received in cash	1
Deduct reinsurance, rebate, abatement and return	
premiums	
Actual cash premiums	\$1,175,896 81
Interest on mortgages of real estate	5,151 98
Interest on loans and bonds, and dividends on stocks	88,847 66
Actual cash income	\$1,269,896 45
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$115,199.49 occurring in previous years)\$653,594 86	
Amount paid for losses (including \$115,199.49 occurring in previous years)\$653,594 86	
Amount paid for losses (including \$115,199.49 occurring in previous years)	\$632,184 49
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.	\$632,184 49 100,000 00
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage	100,000 00
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.	100,000 00 214,291 09 157,681 57
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes	100,000 00 214,291 09 157,681 57 33,582 83
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes  All other payments.	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes  All other payments.	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes  All other payments.	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50 \$1,245,295 48
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preced-	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50 \$1,245,295 48
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50 \$1,245,295 48
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year. \$166,871,321 00  Written or renewed during the year. 136,501,112 89	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50 \$1,245,295 48  Premiums. \$1,763,561 88 1,333,497 59
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year. \$166,871,321 00	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50 \$1,245,295 48  Premiums. \$1,763,561 88 1,333,497 59
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year. \$166,871,321 00  Written or renewed during the year. 136,501,112 89  Totals \$303,372,433 89  Deduct those expired and marked off. 130,676,640 49	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50 \$1,245,295 48  Premiums. \$1,763,561 88 1,333,497 59 \$3,097,059 47 1,360,141 61
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year. \$166,871,321 00  Written or renewed during the year. \$166,501,112 89  Totals \$303,372,433 89  Deduct those expired and marked off. 130,676,640 49  In force at the end of the year. \$172,695,793 40	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50 \$1,245,295 48  Premiums. \$1,763,561 88 1,333,497 59 \$3,097,059 47 1,360,141 61 \$1,736,917 86
Amount paid for losses (including \$115,199.49 occurring in previous years). \$653,594 86  Deduct salvages and reinsurance. 21,410 37  Net amount paid for losses.  Cash dividends.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year. \$166,871,321 00  Written or renewed during the year. 136,501,112 89  Totals \$303,372,433 89  Deduct those expired and marked off. 130,676,640 49	100,000 00 214,291 09 157,681 57 33,582 83 107,555 50 \$1,245,295 48  Premiums. \$1,763,561 88 1,333,497 59 \$3,097,059 47 1,360,141 61 \$1,736,917 86 39,086 83

## Recapitulation of Fire Risks and Premiums.

Year	Term.	Amount	Gross premiums	. Faration	Premiums
written.		covered.		unearned.	unearned.
1886	One year or less.	\$85,357,612 77	\$907,614 84	I-2	\$453,807 42
1886	66 66	253,090 00	1,037 53	Whole Amt.	1,037 53
1885}	Two years	89;170 00	464 79	I-4	116 20
1886	1 wo years	52,300 00	347 43	3-4	260 57
1884)		17,549,311 22	164,035 77	1-6	27,339 29
1885 }	Three years		160,919 35	I-2	80,459 67
1886		21,430,496 26	179,151 46	5-6	149,292 88
1886		11,000 00		Whole Amt.	81 11
1883		407,470 00	4,228 33	1-8	528 54
1884	Four years	331,047 00	3,416 51	3-8	1,281 19
1885	rour years	261,210 00	2,580 18	5-8	1,612 61
1886 J		293,216 66	2,688 48	7-8	2,352 42
1882		3,578,328 84	43,229 80	I-IO	4,322 98
1883		3,679,693 50	42,947 52	3-10	12,884 26
1884	Five years	4,601,844 67	57,050 46	I-2	28,525 23
1885	•	5,574,145 89	64,011 83	7-10	44,808 28
1886 J		5,734,205 31	61,702 97	9-10	55,532 67
	Over five years	110,310 34	2,322 67	Various frac.	1,393 60
Tota	als \$1	68,761,865 25	\$1,697,831 03		\$865,636 45
Premiums rec	eived since the org	ranization of the	Company	#T*	7 870 128 27
	ince the Company				9,679,429 58
	ds paid stockholde				1,609,500 00
	nds declared				100,000 00
	by the directors at				149,600 00
	ed during the year				651,879 73
	it for the exclusiv				3 7-19 13
States of	Georgia, \$25,000	, liabilities, \$10	824.54; Missis	sippi,	
\$25,000,	liabilities, \$23,2	295.91; North	Carolina, \$10	0,000,	
liabilities	, \$12,756.38; V	Virginia, \$50,00	o, liabilities,	\$13,-	
	value of deposits			0,	
, ,	•				
	Busir	ress in Connect	icut, 1886.		
Fire risks take	en (no inland)			\$2	,669,969 53
	eived				31,823 38
Losses paid					9,658 48
	ed				9,406 88
					,,,

705,000 00 14,730 95

## HOME INSURANCE COMPANY,

#### NEW YORK CITY.

#### Commenced Business, April 13, 1853.

CHARLES J. MARTIN, President.

JOHN H. WASHBURN, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

## 

value of real estate owned by the Company unencum	bered	PI.
Loans on bond and mortgage (first lien), not more ti	han one year's	
interest due		
Interest accrued on bond and mortgage loans		
Value of lands mortgaged	\$970,500 00	
Buildings (insured for \$580,600)	761,550 00	
Total	\$1,732,050 00	

	Par Value.		Market Value	
United States and State Bonds-				
United States 6 p. c., currency \$	1,862,000	00	\$2,457,623	75
United States 4 p. c., 1907	100,000	00	127,750	00
District of Columbia 3-65	250,000	00	300,000	00
Mississippi 4 p. c	20,000	00	20,000 (	00
RAILROAD BONDS				
Central Iowa	50,000	00	32,500	00
Ohio & West Virginia	100,000	00	117,000 0	00
Peoria, Decatur & Evansville	100,000	00	110,000	00
N. Y., Chicago & St. Louis	100,000	00	90,000	00
C., C., C. & I. 1st m. 7 p. c	100,000	οó	123,500	00
Toledo, Ann Arbor & Grand Trunk				
ıst m. 7 p. c	100,000	00	105,000	00
N. Y., L. E. & Western s. f	200,000	00	220,000	00
Lou., New Albany & Chicago	100,000	00	110,000	00
Chicago, St. Paul, Minn. & Omaha	50,000	00	61,000 0	00
Dunkirk, Warren & Pittsburgh	75,000	00	88,500 0	00
Albemarle & Chesapeake	91,000	00	97,370 0	0
Jeffersonville, Madison & Ind	19,000	00	21,850	00
West Shore guar. 4 p. c	100,000	00	104,750	00
Toledo, A. H. & N. M. Ist m	50,000	00	47,500 0	00

MUNICIPAL BONDS-		Par Value	÷.	Market Value.
New York City		\$200,000	00	\$206,000 00
RAILROAD STOCKS-				
Fort Wayne & Jackson	pref	100,000	00	100,000 00
BANK STOCKS—				
Hanover National Bank,	New York	10,000	00	15,700 00
American Exchange Nat.	, "	20,000	00	28,000 00
Fourth "	66	8,000	00	11,200 00
St. Nicholas "	"	12,500	00	14,750 00
Metropolitan "	"	12,375	00	7,875 00
Mercantile "	"	20,000	00	27,000 00
Merchants Exchange "	"	9,000	00	9,360 00
Chatham "	"	4,000	00	8,600 00
Nat. Bank of Commerce	, "	10,000	00	17,800 00
Nat. Butchers & Drovers	, "	3,750	00	6,000 00
Bank of America,	"	20,000	00	34,000 00
Manhattan Company,	66	10,000	00	16,000 00

Totals...... \$3,906,625 00 \$4,736,628 75 4,736,628 75

## Loans on Collateral.

	Par Val.	Market Val.	har Toonad
Chatham National Bank stock	\$5,000		
Pitts., Ft. Wayne & C.R.R.Co. bs.	1,000		_
Houston & Texas Central R. R.	2,000	,400 00	2,000
Co. bonds, W. D	1,000	1,080 00	600
West. Union Telegraph Co. stk.	2,000	1,490 00	600
American Exch. National Bank,	6,500	9,100 00	1
Park Bank	6,000	10,020 00	16,500
National Bank of Commerce	3,000	5,340 00	)
Union Pacific 1st m. bonds	3,000	3,510 00	3,000
New York Produce Exch. Bank,	8,500	9,775 00	7,500
Toledo, A. H. & N. M. 1st m. bs.,	5,000	4,750 00	2,000
Chicago, Mil. & St. P. pref. stk.,	20,000	23,550 00	)
Delaware, Lack. & Western stk.	14,600	19,874 25	
Del. & Hudson Canal Co. stk	50,000	51,500 00	
C., B. & Q. R. R. stock	7,300	8,760 00	100,000
Mo. Pacific R. R. stock	27,600	29,670 00	
L. S. & M. S. R. R. stock	5,000	4,800 00	j
Continental Nat. Bank stock	16,400	19,680 00	15,000
Peoria, Decatur & E. R. R. bds.,	6,000	6,600 00	5,000
West Shore R. W. 4 p. c. bds	15,000	15,525 00	)
C. M. & St Paul pref. stock	40,000	47,100 00	50,000
Rock Island stock	10,000	12,550 00	)
Michigan Central R. R. stk	30,000	27,450 00	)
Del. & Hudson Canal Co. stock.,	30,000	30,900 00	
Con. Gas Company stock	30,000	24,000 00	
Mo. Pacific R. R. stock	10,000	10,750 00	} 100,000
C. R. I. & Pacific R. R. bonds	6,000	7,020 00	
Mo., Kan. & Texas R. R. bds	22,000	21,890 00	

		26 1 . 77 1		
Long Island City 7 p. c. bonds		Market Val. \$25,800 00	Amt. Loane \$20,000	d.
Cleveland, Youngstown & Pitts.	φ21,500	φ25,000 00	φ20,000	
R. R. Co. bonds	45,000	28,125 00	25,000	
United States Gov. 4. p. c. C bs.	5,000	6,431 25	5,000	
Lack. & Pittsburgh R. R. bds	90,000	58,500 00	) .	
Buckeye Creek Coal & Iron Co. bs.	15,000	7,500 00	} 60,000	
Continental National Bank stock,	750	900 00	400	
Lack. & Pitts. R. R. Co. receivers'				
certificates	35,000	35,000 00	31,000	
Tol., Ann Arbor & G. T. R. R. bs.,	2,000	2,100 00	1,400	
Totals	\$595,150	\$583,190 50	\$449,000	449,000 00
Cash deposited in bank				237,312 85
Interest due and accrued on stock				4,102 54
Interest due and accrued on collate				3,661 91
Gross premiums in due course of	collection.			194,160 83
Bills receivable not matured, taken				117,954 67
Instalment notes held by Compan	y	\$	311,346 01_	
Assets of the Company a	t their actu	ıal value		\$7,841,543 72
III	. LIABI	LITIES:		
Losses adjusted and unpaid		§	69,484 75	
Losses reported and unadjusted			25,825 36	
Losses resisted			51,038 39	
Gross amount of unpaid	losses		46,348 50	
Deduct salvage and reins	urance		1,080 00	
Net amount of unpaid los	ses			\$345,268 50
Unearned premiums on risks, one	vear or les	s \$1.0	57,325 00	
Unearned premiums on risks, more	than one	year I,	81,323 00	
Unearned premiums as co				3,038,648 00
Commissions and brokerage				38,832 17
Taxes				5,000 00
Total liabilities, except ca	mital stock	and surplus	_	\$3,427,748 67
Capital stock				3,000,000 00
Surplus beyond all liabilit	ies			1,413,795 05
Under special deposits in various S				-54-35793 ~3
Total liabilities, inclu				\$7,841,543 72
<del> </del>	SP			#7,04-1,545 12
IV. INCOM	E DURI	NG THE Y	EAR.	
Premiums received in cash		\$2 S	60 118 87	
Deduct reinsurance, rebate, abate			00,110 07	
premiums			18,510 57	
Actual cash premiums				\$3,541,608 30
Interest on mortgages of real estate				50,474 29
Interest on loans and bonds, and di				247,993 52
			^ + —	
Actual cash income	•••••	• • • • • • • • • • •	******	\$3,840,076 11

## V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$304,341.85 occur-	
ring in previous years)	
Deduct salvages and reinsurance \$13,102 34	
Net amount paid for losses	\$2,005,889 61
Cash dividends	300,000 00
Commissions and brokerage	615,504 56
Salaries and fees	401,979 96
Taxes	79,829 23
All other payments	276,325 11
Actual cash expenditure	\$3,679,528 47

## VI. MISCELLANEOUS.

Risks and Premiums.  Fire.	Premiums.
ing year	\$5,730,589 oo 3,776,630 74
Total \$855,744,597 00 Deduct those expired and marked off 327,705,332 00	\$9,507,219 74 3,628,870 74
In force at the end of the year\$528,039,265 oo Deduct reinsurance	\$5,878,349 00 15,627 00
Net amount in force\$526,965,577 00	\$5,862,722 00

## Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction	n Premiums d. unearned.
	One year or less	\$201,985,744	\$2,114,649 00	I-2 \$	1,057,325 00
1885	Two years	1,371,127	10,576 00	1-4	2,644 00
1886	wo years	671,062	5,551 00	3-4	4,164 00
1884		51,142,252	512,836 00	1-6	85,473 00
1885	Three years	52,055,809	517,773 00	1-2	258,887 00
1886		54,958,062	552,404 00	5-6	460,337 00
1883		1,391,991	14,670 00	1-8	1,834 00
1884	Four years	1,289,955	13,859 00	3-8	5,197 00
1885	Four years	1,533,887	16,004 00	5-8	10,003 00
1886		1,000,490	10,418 00	7-8	9,116 00
1882		23,090,788	274,446 00	1-10	27,445 00
1883		29,990,607	386,496 00	3-10	115,949 00
1884	Five years	34,897,890	464,986 00	I-2	232,493 00
1885		38,605,794	517,338 00	7-10	362,137 00
1886		32,980,119	450,716 00	9-10	405,644 00
To	tals ••····	\$526,965,577	\$5,862,722 00	#	3,038,648 00

Premiums received since the organization of the Company	\$69,763,936	59
Losses paid since the Company organized	41,980,222	91
Cash dividends declared	7,015,000	00
Losses incurred during the year	2,005,861	21
Stock owned by the directors at par value	198,400	00
Stock dividends declared	1,000,000	00
Loaned to stockholders not officers	36,500	00
Special deposits for the exclusive protection of policy-holders in the		
States of Virginia, \$50,000.00, liabilities, \$31,775.00; Georgia,		
\$25,000.00, liabilities, \$73,082.45; Mississippi, \$25,000.00,		
liabilities, \$38,703.67; North Carolina, \$10,000.00, liabilities,		
\$22,177.88; Oregon, \$50,000.00, liabilities, \$20,545.53.		
Business in Connecticut, 1886.		
Fire risks taken (no inland)	\$5,523,684	00
Premiums received	55,923	71
Losses paid	28,321	
Losses incurred	24,664	79

## HOWARD INSURANCE COMPANY,

NEW YORK CITY, N. Y.

Commenced Business, April 19, 1825.

HENRY A. OAKLEY, President.

CHARLES A. HULL, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized Whole amount of capital actually paid up in cash	\$1,000,000 00 400,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered Loans on bond and mortgage (first liens), not more than one year's	\$150,000 00
interest due	5,900 00
Interest due and accrued on bond and mortgage loans	90 00
Value of lands mortgaged \$4,200 00	
Buildings (insured for \$7,500.00)	
Total \$12,000 00	

	Par Value.	Market Value.	
United States Bonds—	rai value.	Market Value.	
United States 6 p. c. currency	\$191,000 00	\$253,910 00	
United States 4 p. c., 1907	115,000 00	146,910 00	
Railroad Bonds-			
D. & H. Canal Co. 1st m. 7 p. c	10,000 00	11,200 00	
United New Jersey R. R. & Canal			
Co. 1st mort. 6 p. c	4,000 00	5,200 00	
Buff., Bradford & Pitts, 1st m. 7 p.c.,	11,000 00	12,320 00	
Lake Erie & Western 1st m. 6 p. c.,	3,000 00	3,000 00	
Kalamazoo & So. Haven 1st m. 8 p.c.,	6,000 00	6,600 00	
West Shore 1st m. 4 p. c	10,000 00	10,300 00	
St. P., M. & M. con, m. 4½ p. c	10,000 00	10,100 00	
C., St. L. & N. O. 1st m. g. 5 p. c.,	10,000 00	12,000 00	
BANK STOCKS— Nat. Bank of Commerce, N.Y	2 922 22	* 0.00	
Metropolitan National, "	2,800 00	5,040 00	
American Exchange Nat., "	4,125 00 16,000 00	3,000 00 22,820 00	
Phenix National, "	2,800 00	3,220 00	
MISCELLANEOUS—	2,000 00	3,220 00	
Con. Gas Light Co. stock, N.Y	20,000 00	16,000 00	
-			
Totals	\$415,725 00	\$521,620 00	521,620 00
Cash deposited in bank			29,650 12
Interest due and accrued on stocks			721 83
Gross premiums in due course of collect	ion		FO 4FF 80
			50,455 30
Rents			666 67
			666 67
Rents			
Rents	r actual value.		666 67
Assets of the Company at thei	r actual value.		666 67
Assets of the Company at thei	r actual value  (ABILITIES.		666 67
Assets of the Company at thei  III. L.  Losses adjusted and unpaid  Losses reported and unadjusted	r actual value  [ABILITIES.	\$30,334 67	666 67
Assets of the Company at thei  III. L.  Losses adjusted and unpaid.  Losses reported and unadjusted.  Losses resisted.	r actual value.	\$30,334 67 2,486 50	666 67
Assets of the Company at thei  III. LI Losses adjusted and unpaid Losses reported and unadjusted Coross amount of unpaid losses	r actual value.	\$30,334 67 2,486 50 \$32,821 17	666 67
Assets of the Company at thei  III. L.  Losses adjusted and unpaid.  Losses reported and unadjusted.  Losses resisted.	r actual value.	\$30,334 67 2,486 50	666 67
Assets of the Company at thei  III. L.  Losses adjusted and unpaid	r actual value.	\$30,334 67 2,486 50 \$32,821 17 5,313 57	666 67
Assets of the Company at thei  III. LI Losses adjusted and unpaid	r actual value  [ABILITIES	\$30,334 67 2,486 50 \$32,821 17 5,313 57 \$166,739 14	\$759,103 92
Assets of the Company at thei  III. LI Losses adjusted and unpaid	r actual value  [ABILITIES	\$30,334 67 2,486 50 \$32,821 17 5,313 57 \$166,739 14 70,210 22	\$759,103 92
Assets of the Company at thei  III. L.  Losses adjusted and unpaid	r actual value.	\$30,334 67 2,486 50 \$32,821 17 5,313 57  \$166,739 14 70,210 22 2,212 81	\$759,103 92
Assets of the Company at thei  III. L.  Losses adjusted and unpaid	r actual value  [ABILITIES	\$30,334 67 2,486 50 \$32,821 17 5,313 57 \$166,739 14 70,210 22 2,212 81	\$759,103 92 \$759,103 92 \$27,507 60
Assets of the Company at thei  III. L.  Losses adjusted and unpaid	r actual value.	\$30,334 67 2,486 50 \$32,821 17 5,313 57  \$166,739 14 70,210 22 2,212 81	\$759,103 92 \$759,103 92 \$27,507 60 239,162 17 8,274 78
Assets of the Company at thei  III. L.  Losses adjusted and unpaid	r actual value.	\$30,334 67 2,486 50 \$32,821 17 5,313 57 \$166,739 14 70,210 22 2,212 81	\$759,103 92 \$759,103 92 \$27,507 60 239,162 17 8,274 78 445 20
Assets of the Company at thei  III. L.  Losses adjusted and unpaid	r actual value.	\$30,334 67 2,486 50 \$32,821 17 5,313 57 \$166,739 14 70,210 22 2,212 81	\$759,103 92 \$759,103 92 \$27,507 60 239,162 17 8,274 78
Assets of the Company at thei  III. L.  Losses adjusted and unpaid	r actual value  (ABILITIES	\$30,334 67 2,486 50 \$32,821 17 5,313 57 \$166,739 14 70,210 22 2,212 81	\$759,103 92 \$759,103 92 \$27,507 60 239,162 17 8,274 78 445 20
Assets of the Company at thei  III. LJ Losses adjusted and unpaid. Losses reported and unadjusted. Losses resisted.  Gross amount of unpaid losses Deduct reinsurance.  Net amount of unpaid los Unearned premiums on risks, one year Unearned premiums on risks, more than Unearned premiums on inland navigatio Unearned premiums as comput Commissions and brokerage. Cash dividends to stockholders remainir All other demands against the Company Total liabilities, except capital Capital stock.	r actual value  (ABILITIES	\$30,334 67 2,486 50 \$32,821 17 5,313 57 \$166,739 14 70,210 22 2,212 81	\$759,103 92 \$759,103 92 \$27,507 60 239,162 17 8,274 78 445 20 2,320 88
Assets of the Company at thei  III. LI Losses adjusted and unpaid.  Losses reported and unadjusted.  Cross amount of unpaid losses Deduct reinsurance.  Net amount of unpaid los Unearned premiums on risks, one year Unearned premiums on risks, more than Unearned premiums on inland navigatio Unearned premiums as comput Commissions and brokerage.  Cash dividends to stockholders remainir All other demands against the Company Total liabilities, except capital	r actual value  (ABILITIES	\$30,334 67 2,486 50 \$32,821 17 5,313 57 \$166,739 14 70,210 22 2,212 81	\$759,103 92 \$759,103 92 \$27,507 60 239,162 17 8,274 78 445 20 2,320 88 \$277,710 63
Assets of the Company at thei  III. LJ Losses adjusted and unpaid. Losses reported and unadjusted. Losses resisted.  Gross amount of unpaid losses Deduct reinsurance.  Net amount of unpaid los Unearned premiums on risks, one year Unearned premiums on risks, more than Unearned premiums on inland navigatio Unearned premiums as comput Commissions and brokerage. Cash dividends to stockholders remainir All other demands against the Company Total liabilities, except capital Capital stock.	r actual value  (ABILITIES.  Sees.  or less.  one year  n.  ted above  g unpaid	\$30,334 67 2,486 50 \$32,821 17 5,313 57 \$166,739 14 70,210 22 2,212 81	\$759,103 92 \$759,103 92 \$27,507 60 239,162 17 8,274 78 445 20 2,320 88 \$277,710 63 400,000 00

## IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash	\$542,490 31	\$5,113 53	
Deduct reinsurance, rebate, abate-			
ment, and return premiums	141,608 44	216 75	
Actual cash premiums		\$4,896 78	\$405,778 65
Interest on mortgages of real estate			354 00
Interest on loans and bonds, and divide	ends on stocks.		21,974 43
Rents			9,600 00
Actual cash income			\$437,707 08

## V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$34,358.23 occurring			
in previous years)	\$267,630 22		
Deduct salvages and reinsurance	49,864 62		
Net amount paid for losses		\$217,765	60
Cash dividends		11,595	30
Commissions and brokerage		78,849	86
Salaries and fees		25,734	72
Taxes		10,900	16
All other payments	· · · · · · · _	40,826	33
Actual cash expenditure		\$385,671	97

## VI. MISCELLANEOUS.

Risks and Premiums In force on the 31st day of December of the preced-	Fire,	Premiums.
ing year Written or renewed during the year		\$498,925 10 501,196 28
Totals  Deduct those expired and marked off		\$1,000,121 38 457,465 36
In force at the end of the year  Deduct amount reinsured		\$542,656 02 95,151 98
Net amount in force	\$41,495,182	\$447,504 04
In force at the end of the year	Marine and Inland. \$130.750 00	Premiums. \$4,425 62

## Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiun unearne	
1886	One year or less	\$29,797,248	\$333,478 28		\$166,739	
1885		170,822	1,401 25	I-4.	350	
1886}	Two years	216,527	1,816 23	3-4	1,362	_
1884)		1,539,141	15,089 81	1-6	2,514	
1885	Three years	2,843,477	26,796 26	I-2	13,398	
1886	•	4,637,493	43,078 62	5-6	35,898	_
1883)		43,313	456 20	1-8		03
1884		43,467	304 83	3-8	114	_
1885	Four years	49,308	527 45	5.8	329	_
1886		167,163	854 92	7-8	748	_
1882		242,225	2,504 54	1-10	250	-
1883		66,470	1,214 37	3-10	364	
	Five years	371,059	4,847 96	I-2	2,423	98
1885		568,380	6,109 92	7-10	4,276	95
1886		739,089	9,023 40	9-10	8,121	06
Tot	als	\$41,495,182	\$447,504 04		\$236,949	36
Premiums re	ceived since March	, 1836		#	88,991,280	03;
	ince March, 1836				6,048,695	37
	ds paid stockholder				2,182,875	00
Losses incur	red during the yes	ar—fire, \$210,	414.97; marin	e and		
inland, \$	500.00				210,914	97
	by the directors at				51,520	00
	Busin	ess in Connec	ticut, 1886.			
Fire risks tak	en (no inland)			#	1,289,200	00
	eived				13,953	
Losses paid.					8,989	-
	ed				8,170	00>

## PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA,

#### PHILADELPHIA, PENN.

Commenced Business, 1792.

CHARLES PLATT, President.

GREVILLE E. FRYER, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

# I. CAPITAL. Whole amount of joint stock or guarantee capital authorized...... \$3,000,000 00

Whole amount of capital actually paid up in cash............. 3,000,000 00

II. ASSETS,	
Value of real estate owned by the Company unencumbered	\$363,003 59
Loans on bond and mortgage (first liens), not more than one year's	
interest due	1,973,144 97
Loans on bond and mortgage (first liens), upon which more than one	
year's interest is due (which are in process of foreclosure)	3,500 00
Interest due on bond and mortgage loans	25,442 37
Value of property (insured for \$1,660,886), \$4,847,185 00	

	Par Value.	Market Value.
United States and State Bonds-	-	
United States 4 p. c. reg	\$35,000 00	\$44,450 00
New Jersey loan, 6 p. c	45,000 00	54,000 00
MUNICIPAL BONDS-		
Boston city loan, 6 p. c. reg	200,000 00	236,000 00
Baltimore water stock, 5 p. c. reg.,	200,000 00	226,000 00
Indianapolis city loan, 7 3 p.c. reg.,	30,000 00	36,000 00
Hartford " 6 p. c. reg	45,000 00	50,850 00
Toledo "8 p. c. reg	21,000 00	26,250 00
Cincinnati " \$8,000,6 p.c.;		
\$10,000, 7 <sub>10</sub> p. c.; \$19,000, 7 <sub>10</sub>		
p. c.; \$10,000, 7 p. c.; \$11,000	58,000 00	68,440 00
Fall River city loan, 5 p. c. gold	30,000 00	31,800 00
Harrisburg " 6 p. c	15,000 00	16,800 00
Providence " 5 p. c. g. reg.,	25,000 00	27,500 00
Newark "7 p. c	20,000 00	22,800 00

	Par Value.	Market Value.
Cleveland city loan 7 p. c	\$30,000 00	\$35,400 00
Dayton "8 p. c	10,000 00	10,400 00
Burlington "8 p. c	12,000 00	15,600 00
Railroad Bonds—		
Pennsylvania con. 5 p. c. reg	280,000 00 \	477,300 00
Pennsylvania con	150,000 00 5	477,300 00
Pennsylvania con. m. reg. 6 p. c	100,000 00	129,000 00
Phil. & Reading 1st m. 6 p. c	350,000 00	437,500 00
Phil. & Reading 1st m. 7 p. c	5,000 00	5,650 00
North Penn gen. mort. 7 p. c	75,000 00	98,250 00
North Penn. coup. 7 p. c	5,000 00	6,100 00
Belvidere & Delaware 1st m. 6 p. c.,	50,000 00	57,500 00
Pennsylvania & New York Canal 7		
p. c., guar. by Lehigh Valley	30,000 00	38,700 00
Lehigh Valley 1st mort. 6 p. c. reg.,	50,000 00	62,500 00
Lehigh Valley con. 6 p. c. reg	200,000 00	270,000 00
Lehigh Valley 7 p. c. reg	25,000 00	35,750 00
Delaware 1st mort., guaranteed by		
the P. W. & B., 6 p. c	25,000 00	28,750 00
Phila., Wil. & Balt. 6 p. c. reg	39,000 00	42,120 00
Easton & Am. 1st m. guar. 5 p c. reg.,	100,000 00	115,000 00
Philadelphia & Erie reg. 5 p. c.,		
guaranteed by Pennsylvania	150,000 00	168,000 00
Chi. & West. Ind. con. 6 p. c. coup.,	144,000 00	155,520 00
Phil. & Read. rec. cert., reg. 6 p. c.,	50,000 00	50,000 00
North'n Cent. con. 6 p. c. g. mort.,	15,000 00	17,850.00
Pitts., McK. & Yough. 2d m. 6 p. c.,	50,000 00	52,500 00
Lehigh Valley sterling 6 p. c	60,000 00	66,600 00
The Belt R.R. & Stock Yd. 6 p.c.,	50,000 00	55,000 00
Bergen County 1st m. 6 p. c. coup.,	50,000 00	55,000 00
New York & Long Branch 5 p. c.,	150,000 00	166,500 00
Phil. & Balt. Cent. 5 p.c. 1st con. reg.,	100,000 00	105,000 00
Del. & Chesapeake 1st m. 4 p. c	100,000 00	90,000 00
N. Y., L. E. & W. 3d m. 4½ p. c.,	200,000 00	216,000 00
N. Y., W. S. & Buff. 1st m. 4 p. c.,	75,000 00	78,000 00
Steubenville & Ind. 1st m. 5 p.c. reg.,	200,000 00	222,000 00
Corning, Cow. & A. 1st m. 6 p. c.,	65,000 00	71,500 00
N. Y., Chic. & St. Louis 7 p. c. cert.,	30,000 00	24,000 00
N. Y., L. E. & W. 6 p. c. col. tr.,	40,000 00	42,400 00
Terre H. & Logansp't ex. m. 6 p. c.,	50,000 00	54,000 00
Texas & Pacific 1st mort. 6 p. c	14,000 00	15,260 00
Louisville & Nashville (Evansville		
& Henderson div.) 1st m. 6 p. c.,	75,000 00	84,000 00
Bank Stock—		
Philadelphia National	10,000 00	24,500 00
MISCELLANEOUS—		
Delaware Division Canal 6 p. c. bds.	15,000 00	14,550 00
Del. & Raritan Canal and C. & A.	•	
R. R. & T. loan, 6 p. c	11,000 00	11,660 00

	Par Valu			
Lehigh Coal & Nav. con. m. 7 p.c. r.	5,000	00	6,450 00	
N. Y. & Pac. Car Trust, series C,				
6 p. c. reg	60,000	00	48,000 00	
N. Y. & Pac. Car Trust, series D,				
7 p. c. reg	\$60,000	00	\$48,000 00	
Car Trust of New York, No. 2,				
series D, 6 p. c. reg	66,000	00	52,800 00	
Chesapeake & Delaware Canal stk.	11,400	00	1,000 00	
Sandy H., Quar. & City I. Tel. stk.	1,000	00	1,000 00	
Mutual Insurance scrip (Atlantic				
Mutual & China Mutual), reg	81,480	00	81,480 00	
Pennsylvania Car Trust 5 p. c. reg.	50,000	00	51,500 00	
Lehigh Coal & Nav. gen.m. 41/2 p.c.	50,000	00	51,000 00	
Totals	\$4,278,880	00	\$4,887,480 00	4,887,480 00

## Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned	
Ins. Co. of North America stock	\$3,000	\$8,550 00	\$3,000	
Ins. Co. of North America stock	3,650	10,432 00	3,000	
Pennsylvania R. R. Co. stock	1,350	1,510 00	j	
Penn. Co. for Insurance on Lives			2 000	
and Granting Annuities, stock	200	1,000 00	} 2,000	
United Cos. of New Jersey stock	100	215 00	j	
Pennsylvania R. R. Co. stock	1,300	1,450 00	900	
Ins. Co. of North America stock	970	2,764 50	2,000	
Real Estate Trust Co. stock	1,000	3,000 00	]	
Westmoreland Coal Co. stock	1,250	1,500 00	5,000	
Ins. Co. of North America stock	250	712 00	3,000	
Philadelphia Warehouse Co. stk.	2,000	2,200 00	j	
Phila. Mort. & Trust Co. stock	1,250	1,250 00	200	
Totals	\$16,320	\$34,583 50	\$16,100	16,100 00
Cash deposited in bank		. <b></b>		485,539 87
Gross premiums in due course of				540,733 73
Bills receivable, not matured, for	fire and m	arine risks		117,128 37
Assets of the Company a	at their act	ual value	-	\$8,412,072 90

## Items not admitted.

Wrecking boat "North America"	\$70,000 00
Book debts due Company	65,782 27
Bills receivable, past due	
Total	\$138,811 55

## III. LIABILITIES.

	Fire.		Marine and Inla	nd.	
Losses adjusted and unpaid	\$37,061				
Losses reported and unadjusted	148,136				
Losses resisted	30,686				
Gross amt. of unpaid losses	\$215,884	26	\$292,300 0	_ p	
Deduct reinsurance and salvages thereon	7,912	66	153,500 0	0	
Net amt. of unpaid losses	\$207,971	60	\$138,800 00	\$346,771	60
Unearned premiums on risks, one year			\$801,113 5		
Unearned premiums on risks, more than					
Unearned premiums on marine and inla	and risks.		119,786 3	3	
Unearned premiums as compu	ited above.			1,944,112	00
Reclaimable on perpetual fire policies					60
Commissions and brokerage				. 76,532	57
Reinsurance premiums					35
All other liabilities				9,609	97
Total liabilities, except capital	stock and	sur	plus	\$3,020,555	00
Capital stock			•		
Surplus beyond all liabilities					
Under special deposits in other States			\$20,389 9		
Total liabilities, including capi					90
, 3 1		•		" " " " " " " " " " " " " " " " " " " "	
IV. INCOME D	URING	TH	E YEAR.		
	Fire.		Marine and Inla	nd.	
Premiums received in cash \$					
Deduct reinsurance, rebate, abate-	2,501,065	80	\$1,480,518 3	9	
Deduct reinsurance, rebate, abate-	2,501,065	80		9	
Deduct reinsurance, rebate, abate-	296,933	8 <sub>0</sub>	216,628 49	) -	19
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate	296,933 22,204,132	80 51 29	\$1,480,518 39 216,628 49 \$1,263,889 90	9 - 5 \$3,468,022 . 115,217	_
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums \$	296,933 22,204,132	80 51 29	\$1,480,518 39 216,628 49 \$1,263,889 90	9 - 5 \$3,468,022 . 115,217	22
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divided to the perpetual premiums for the year	296,933 22,204,132 ands on sto	80 51 29 ocks	\$1,480,518 39 216,628 49 \$1,263,889 90	) - 0 \$3,468,022 . 115,217 . 248,059 . 39,227	22 57
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate Interest on loans and bonds, and divided Net perpetual premiums for the year Deposit premiums received for perpetual	296,933 22,204,132 ands on sto	80 51 29 ocks	\$1,480,518 39 216,628 49 \$1,263,889 90 \$54,582 20	\$3,468,022 . 115,217 . 248,059 . 39,227	22 57
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divided to the perpetual premiums for the year	296,933 22,204,132 ands on sto	80 51 29 ocks	\$1,480,518 39 216,628 49 \$1,263,889 90 \$54,582 20	\$3,468,022 . 115,217 . 248,059 . 39,227	22 57, 19
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate Interest on loans and bonds, and divided Net perpetual premiums for the year Deposit premiums received for perpetual	296,933 22,204,132 	80 51 29 ocks	\$1,480,518 39 216,628 49 \$1,263,889 96 \$54,582 20	\$3,468,022 . 115,217 . 248,059 . 39,227 . \$3,870,526	22 57, 19
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide. Net perpetual premiums for the year  Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE	296,933 22,204,132 ands on sto	80 51 29 cocks	\$1,480,518 39 216,628 49 \$1,263,889 90 \$54,582 20  THE YEAR  Marine and Inlan	\$3,468,022 . 115,217 . 248,059 . 39,227 6 . \$3,870,526	22 57, 19
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate Interest on loans and bonds, and divide. Net perpetual premiums for the year Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE  Amount paid for losses	296,933 2,204,132 nds on sto	80 51 29 ocks	\$1,480,518 39 216,628 49 \$1,263,889 90 \$54,582 20 THE YEAR Marine and Inlan \$1,834,881 62	\$3,468,022 115,217 248,059 39,227 \$3,870,526	22 57, 19
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide.  Net perpetual premiums for the year  Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE  Amount paid for losses	296,933 22,204,132 	80 51 29 ocks	\$1,480,518 39 216,628 49 \$1,263,889 96 \$54,582 20  THE YEAR flarine and Inlar \$1,834,881 62 354,014 69	\$3,468,022 115,217 248,059 39,227 5 \$3,870,526	22 57, 19
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide.  Net perpetual premiums for the year  Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE  Amount paid for losses	296,933 22,204,132 	80 51 29 ocks G N 92 69 23	\$1,480,518 39 216,628 49 \$1,263,889 96 \$54,582 20 THE YEAR farine and Inlar \$1,834,881 62 354,014 69 \$1,480,866 95	\$3,468,022 115,217 248,059 39,227 5 \$3,870,526	22 57, 19 17
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide.  Net perpetual premiums for the year  Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE  Amount paid for losses	296,933 22,204,132 	80 51 29 ocks G M 92 69 23	\$1,480,518 39 216,628 49 \$1,263,889 96 \$54,582 20 THE YEAR flarine and Inlar \$1,834,881 62 354,014 69 \$1,480,866 95	\$3,468,022 115,217 248,059 39,227 5 \$3,870,526 d.	22 57 19 17
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide.  Net perpetual premiums for the year  Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE  Amount paid for losses	296,933 2,204,132 	80 51 29 ocks G M 92 69 23	\$1,480,518 39 216,628 49 \$1,263,889 96 \$54,582 20 THE YEAR flarine and Inlan \$1,834,881 62 354,014 62 \$1,480,866 95	\$3,468,022 115,217 248,059 39,227 \$3,870,526 d. 2 \$2,716,367 600,000 544,215	22 57, 19 17 17
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide.  Net perpetual premiums for the year  Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE  Amount paid for losses	296,933 2,204,132 	80 51 29 ocks G M 92 69 23	\$1,480,518 39 216,628 49 \$1,263,889 96 \$54,582 20 THE YEAR flarine and Inlan \$1,834,881 62 354,014 62 \$1,480,866 95	\$3,468,022 115,217 248,059 39,227 \$3,870,526 d. 2 \$2,716,367 600,000 544,215 120,644	22 57, 19 17 17
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide.  Net perpetual premiums for the year  Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE  Amount paid for losses	296,933 22,204,132 	80 51 29 ocks G M 92 69 23	\$1,480,518 39 216,628 49 \$1,263,889 96 \$54,582 20 THE YEAR flarine and Inlar \$1,834,881 62 354,014 69 \$1,480,866 95	\$3,468,022 115,217 248,059 39,227 5 \$3,870,526 d. 2 4 5 6 6 7 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6	22 57, 19 17 17
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide.  Net perpetual premiums for the year  Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE  Amount paid for losses	296,933 22,204,132 	80 51 29 ocks G M 92 69 23	\$1,480,518 39 216,628 49 \$1,263,889 96 \$54,582 20 THE YEAR flarine and Inlan \$1,834,881 62 354,014 69 \$1,480,866 95	\$3,468,022 115,217 248,059 39,227 5 \$3,870,526 d. 2 4,215 120,644 111,322 283,587	22 57, 19 17 17
Deduct reinsurance, rebate, abatements, and return premiums  Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide.  Net perpetual premiums for the year  Deposit premiums received for perpetual Actual cash income  V. EXPENDITURE  Amount paid for losses	296,933 2,204,132	80 51 29 ocks 69 23	\$1,480,518 39 216,628 49 \$1,263,889 96 \$54,582 20  THE YEAR farine and Inlan \$1,834,881 62 354,014 62 \$1,480,866 95	\$3,468,022 115,217 248,059 39,227 \$3,870,526 d. 2 2 4 5 5 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6	22 57, 19 17 18 00 80 24 33 21

## VI. MISCELLANEOUS.

## Fire Risks and Premiums (excluding Perpetuals).

In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$295,617,463 219,082,639	\$3,638,655 86 2,493,773 92
Total  Deduct those expired and marked off	\$514,700,102 201,275,136	\$6,132,429 78 2,414,647 88
In force at the end of the year  Deduct amount reinsured	\$313,424,966 6,894,003	\$3,717,781 90 83,335,79
Net amount in force	\$306,530,963	\$3,634,446 11

Perpetual Risks.	Fire.		Deposits.	
Perpetual risks in force on the 31st of December of the preceding year		42	\$620,501	86
Perpetual risks written during the year	2,272,844	50	54,582	26
Totals		92	\$675,084	12
Deduct those marked off	552,424	38	15,355	07
In force December 31, 1886	\$25,324,712	54	\$659,729	05
	Marine and Inl		Premium	
In force at the end of the year	\$15,082,509	00	\$119,786	33

## Recapitulation of Fire Risks and Premiums (exclusive of Perpetuals).

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction	Premiums l. unearned.
1886	One year or less.		\$1,602,226 96		\$801,113 53
1885 }	Two years	1,243,563	11,647 63	1-4	2,911 90
1886 5	I wo years	854,747	7,464 93	3-4	5,598 69
1884)		27,767,760	308,290 75	1-6	51,381 69
1885	Three years	30,766,105	328,882 76	I-2	164,441 38
1886		32,680,507	322,687 69	5-6	268,906 40
1883		1,253,982	13,606 13	1-8	1,700 76
1884	Four years	1,041,908	11,579 60	3-8	4,342 35
1885	1 our years	1,120,803	10,772 38	5-8	6,732 70
1886 j		803,433	8,894 94	7-8	7,783 07
1882		17,234,918	196,852 91	1-10	19,685 29
1883		16,197,653	189,676 43	3-10	56,902 92
1884	- Five years	14,534,842	180,855 37	I-2	90,422 18
1885		17,147,842	205,811 44	7-10	144,067 98
1886		17,105,270	201,941 62	9-10	181,747 46
Over five year	ırs	1,853,009	33,254 57	Pro rata.	16,587 37
Tot	als	\$306,530,963	\$3,634,446 11	• • • •	\$1,824,325 67

208 INSURANCE CO. OF THE STATE OF PENNSYLVA	NIA.	
Premiums received since the organization of the Company		
Losses paid since the Company organized		
Cash dividends paid stockholders	9,603,934	25
Losses incurred during the year (fire, \$1,220,089.24, marine and		
inland, \$1,441,166.95)	2,661,256	19
Stock owned by directors at par value	134,460	00
Loaned to officers and directors	200	00
Loaned to stockholders not officers	15,900	00
Amount deposited for the exclusive protection of policy-holders in		
the States of Georgia, \$25,000.00, liabilities, \$10,507.96; North		
Carolina, \$10,000.00, liabilities, \$9,882.00.		
Business in Connecticut, 1886.		
,	\$5,079,154	00:
Fire risks taken (no marine or inland)	\$5,079,154 55,282	
Fire risks taken (no marine or inland)	55,282	65.
Fire risks taken (no marine or inland)	55,282 32,247	65 30
Fire risks taken (no marine or inland)	55,282	65 30
Fire risks taken (no marine or inland)	55,282 32,247	65 30
Fire risks taken (no marine or inland)	55,282 32,247	65 30
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Fire risks taken (no marine or inland)	55,282 32,247	65 30
Fire risks taken (no marine or inland)	55,282 32,247	65 30

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

## PHILADELPHIA, PENN.

Commenced Business, November 5, 1794.

Buildings (insured for \$101,900.00) ......

GEO. G. CROWELL, President. JOSEPH H. HOLLINSHEAD, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of capital actually paid up in cash	\$200,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$128,800 <b>0</b> 0
Loans on bond and mortgage (first liens), not more than one year's	
interest due	123,550 00
Interest accrued on bond and mortgage loans	2,608 50
Value of lands mortgaged)	

Total value of mortgaged premises ...... \$324,300 00

	***************************************		
United States Bonds—	Par Value.	Market Value.	
United States 4½ p. c. g. l	\$10,000 00	\$11,075 00	
MUNICIPAL BONDS—			
City of Philadelphia, no tax, 6 p. c.,	24,000 00	29,160 00	
City of Cincinnati 6 p. c	8,000 00	9,200 00	
City of Quincy 4½ p. c	10,000 00	10,312 50	
RAILROAD BONDS-			
Harris., Ports., Mt. Joy & Lancas	15,000 00	16,900 00	
Camden & Amboy	5,000 00	5,300 00	
Chic. & Western Ind. 1st m. gold	14,000 00	15,820 00	
Duluth & I. R	10,000 00	10,700 00	
Pittsburgh Junction	10,000 00	10,300 00	
Corning, Cowanesque & Antram 6			
p. c. debenture	12,000 00	13,440 00	
Shamokin, Sunb'y & Lewisb. 1st m,	10,000 00	8,250 00	
Terre Haute & Logansport ex. m	20,000 00	21,400 00	
Steubenville & Ind. ext. reg. m	30,000 00	34,500 00	
St. Paul & N	10,000 00	11,800 00	
S. H. & Wilkesbarre	4,000 00	4,120 00	
N. Central	10,000 00	10,800 00	
BANK STOCK-			
Philadelphia National	2,000 00	4,980 00	
MISCELLANEOUS-			
Susq. & York Turnpike Co. stock	500 00	500 00	
Easton & Wilkesb're Turn. Co. stk.,	250 00	250 00	
Long Dock Coal Co. stock	10,000 00	11,600 00	
Penn. Equipment, series A	20,000 00	20,000 00	
Schuylkill Navigation Co. stock	3,000 00	2,000 00	
American Steamship Co. "	10,000 00	11,000 00	
Delano Land Co. "	10,000 00	12,000 00	
Car Trust of N.Y., No. 2, Series C	11,000 00	11,000 00	
N.Y. & Pac. Car Tr. Ass. Series C	14,000 00	14,000 00	
Mutual Ins. Co., scrip	86 70	86 70	
Totals	\$282,836 70	\$310,494 20	210 404 20
		\$310,494 ZO	310,494 20
Loans of	on Collateral.		
		Val. Amt. Loaned	
	3,000 \$10,40		
Rock Hill I. & C. Co. reg. bds.,	8,000 6,40	00 } #=5,000	
Totals	1,000 \$16,80	00 \$15,000	15,000 00
Cash in Company's principal office			1,023 85
Cash deposited in bank			15,464 66
Interest due and accrued on stocks and			913 33
Gross premiums in due course of collec			26,655 44
Bills receivable, not matured, taken for			6,292 85
Rents due and accrued			658 23
All other property			7,508 79
Additional assets (not admitted)			1,5-0 19
Assets of the Company at their			\$638,969 85
Assets of the Company at their	actual value.		\$030,909 05

#### III. LIABILITIES.

		III. DIMBIDITIES.
	\$17,827 00	Losses adjusted and unpaid
	31,039 00	Losses reported and unadjusted
	2,266 00	Losses resisted
\$51,132 00		Gross amount of unpaid losses
	\$52,750 60	Unearned premiums on risks, one year or less
	36,967 16	Unearned premiums on risks, more than one year
		Unearned premiums on inland navigation and marine
	14,926 84	risks
104,644 60		Unearned premiums as computed above
89,721 64		Reclaimable on perpetual policies
5,331 09		Commissions and brokerage
\$250,829 33	olus	Total liabilities, except capital stock and surp
200,000 00		Capital stock
188,140 52		Surplus beyond all liabilities
\$638,969 85	plus	Total liabilities, including capital and sur

## IV. INCOME DURING THE YEAR.

Premiums received in cash	Fire. \$175,469 33	Marine and Inland. \$59,866 64	
Deduct reinsurance, rebate, abatements, and return premiums	27,316 10	12,906 54	
Actual cash premiums  Notes received for premiums remaining		\$46,960 10 4,329 60	\$195,113 33
Interest on mortgages of real estate	-		3,282 22
Interest on loans and bonds, and divide	ends on stocks.		14,310 17
Rents			4,580 89
From all other sources			115 34
Net deposit premiums received from p	erpetual risks,	\$11,372 50	
Actual cash income			\$217,401 95

## V. EXPENDITURE DURING THE YEAR.

Amt. pd. for losses (includ'g \$9,861.10	Fire. M	arine and Inland.		
occurring in previous years) Deduct salvage and reinsurance	\$81,982 48 1,928 37	\$49,833 98 8,058 49		
Net amount paid for losses.	\$80,054 11	\$41,775 49	\$121,829	60
Cash dividends			20,290	00
Commissions and brokerage			38,872	72
Salaries and fees			15,853	34
Taxes			4,571	02
All other payments			20,025	51
Deposit premiums returned on perpetua	l risks	\$2,278 68		
Actual cash expenditure			\$221,442	19

## VI. MISCELLANEOUS.

## Risks and Premiums (excluding Perpetuals).

Transpage   Tran	In force on the 31st day of December of the preceding year	20000	cores a remotiones (cores	waters I tript		
Totals	Totals	In force on the 21st day of	of December of the r	reced-	Fire	Premiums.
Totals	Totals		-		7.040.402	\$162.802 22
Totals	Totals					
Deduct those expired and marked off.	Deduct those expired and marked off.					
In force at the end of the year   \$18,723,176   \$179,153 23 80     Deduct amount reinsured   \$17,89\$,830   \$172,219 43     Net amount in force   \$17,89\$,830   \$172,219 43     Marine and Inland   Premiums   \$459,593   \$14,926 84     Recapitulation of Fire Risks and Premiums   Fraction tentre overed   \$1856   \$14,926 84     Vear written   Term   Amount covered   \$105,501 21   1-2   \$52,750 60     1885   Two years   \$11,765,425   \$105,501 21   1-2   \$52,750 60     1885   Two years   \$57,170   472 41   1-4   118 10     1886   Two years   \$43,800   349 14   3-4   261 85     1884   \$43,800   349 14   3-4   261 85     1885   Three years   \$52,502   \$8,646 54   1-2   4,323 27     1886   Three years   \$52,502   \$8,646 54   1-2   4,323 27     1885   \$1,001,589   9,639 36   5-6   8,032 80     1883   \$27,450   254 33 1-8   31 79     1884   Four years   \$38,250   476 13 3-8   178 54     1885   \$33,250   476 13 3-8   178 54     1885   \$343,550   3,990 06 1-10   399 00     1883   \$473,182   4,527 79   3-10   1,358 34     1884   Five years   \$613,175   7,153 16   1-2   3,576 58     1885   \$60,412   7,474 41   7-10   5,432 08     1886   \$943,956   10,798 75 9-10   9,718 88	In force at the end of the year   \$18,723,176   \$179,153 23 80     Deduct amount reinsured   \$17,89\$,830   \$172,219 43     Net amount in force   \$17,89\$,830   \$172,219 43     Marine and Inland   Premiums   \$459,593   \$14,926 84     Recapitulation of Fire Risks and Premiums   Fraction tentre overed   \$1856   \$14,926 84     Vear written   Term   Amount covered   \$105,501 21   1-2   \$52,750 60     1885   Two years   \$11,765,425   \$105,501 21   1-2   \$52,750 60     1885   Two years   \$57,170   472 41   1-4   118 10     1886   Two years   \$43,800   349 14   3-4   261 85     1884   \$43,800   349 14   3-4   261 85     1885   Three years   \$52,502   \$8,646 54   1-2   4,323 27     1886   Three years   \$52,502   \$8,646 54   1-2   4,323 27     1885   \$1,001,589   9,639 36   5-6   8,032 80     1883   \$27,450   254 33 1-8   31 79     1884   Four years   \$38,250   476 13 3-8   178 54     1885   \$33,250   476 13 3-8   178 54     1885   \$343,550   3,990 06 1-10   399 00     1883   \$473,182   4,527 79   3-10   1,358 34     1884   Five years   \$613,175   7,153 16   1-2   3,576 58     1885   \$60,412   7,474 41   7-10   5,432 08     1886   \$943,956   10,798 75 9-10   9,718 88					
Deduct amount reinsured	Deduct amount reinsured	Deduct those ex	pired and marked of	i I!	5,127,481	159,119 42
Net amount in force   \$17,898,830   \$172,219 43   Marine and Inland. \$459,593   \$14,926 84	Net amount in force   \$17,898,830   \$172,219 43   Marine and Inland. \$459,593   \$14,926 84	In force at	the end of the year.	\$18	8,723,176	\$179,153 23
Marine and Inland.   \$14,926 84   Recapitulation of Fire Risks and Premiums.   \$14,926 84	Marine and Inland.   \$14,926 84   Recapitulation of Fire Risks and Premiums.   \$14,926 84	Deduct amo	ount reinsured		824,346	6,933 80
Recapitulation of Fire Risks and Premiums.   Premiums uncarned.   Recapitulation.   Recapitulation of Fire Risks and Premiums.   Premiums uncarned.   Recapitulation.   Recapitulation.	Recapitulation of Fire Risks and Premiums.   Premiums uncarned.   Recapitulation.   Recapitulation of Fire Risks and Premiums.   Premiums uncarned.   Recapitulation.   Recapitulation.	Net an	nount in force	\$1	7,898,830	\$172,219 43
Recapitulation of Fire Risks and Premiums.   Year written.	Recapitulation of Fire Risks and Premiums.   Year written.			Marir	ne and Inland.	Premiums.
Year written.         Term.         Amount covered. solved.         Gross Premiums charged.         Fraction uncarned.         Premiums uncarned.           1886         One year or less.         \$11,765,425         \$105,501         21         1-2         \$52,750         60           1885         Two years.         57,170         472         41         1-4         118         10           1886         B40,685         9,629         02         1-6         1,604         83           1885         Three years.         852,502         8,646         54         1-2         4,323         27           1886         Three years.         852,502         8,646         54         1-2         4,323         27           1884         38,250         254         33         1-8         31         79           1885         Four years.         53,700         489         00         5-8         305         60           1882         343,550         3,990         06         1-10         399         90           1885         Five years         613,175         7,153         16         1-2         3,576         58           1885         943,956	Year written.         Term.         Amount covered. solved.         Gross Premiums charged.         Fraction uncarned.         Premiums uncarned.           1886         One year or less.         \$11,765,425         \$105,501         21         1-2         \$52,750         60           1885         Two years.         57,170         472         41         1-4         118         10           1886         B40,685         9,629         02         1-6         1,604         83           1885         Three years.         852,502         8,646         54         1-2         4,323         27           1886         Three years.         852,502         8,646         54         1-2         4,323         27           1884         38,250         254         33         1-8         31         79           1885         Four years.         53,700         489         00         5-8         305         60           1882         343,550         3,990         06         1-10         399         90           1885         Five years         613,175         7,153         16         1-2         3,576         58           1885         943,956	In force at the end of the	year		\$459,593	\$14,926 84
Year written.         Term.         Amount covered. solved.         Gross Premiums charged.         Fraction uncarned.         Premiums uncarned.           1886         One year or less.         \$11,765,425         \$105,501         21         1-2         \$52,750         60           1885         Two years.         57,170         472         41         1-4         118         10           1886         B40,685         9,629         02         1-6         1,604         83           1885         Three years.         852,502         8,646         54         1-2         4,323         27           1886         Three years.         852,502         8,646         54         1-2         4,323         27           1884         38,250         254         33         1-8         31         79           1885         Four years.         53,700         489         00         5-8         305         60           1882         343,550         3,990         06         1-10         399         90           1885         Five years         613,175         7,153         16         1-2         3,576         58           1885         943,956	Year written.         Term.         Amount covered. solved.         Gross Premiums charged.         Fraction uncarned.         Premiums uncarned.           1886         One year or less.         \$11,765,425         \$105,501         21         1-2         \$52,750         60           1885         Two years.         57,170         472         41         1-4         118         10           1886         B40,685         9,629         02         1-6         1,604         83           1885         Three years.         852,502         8,646         54         1-2         4,323         27           1886         Three years.         852,502         8,646         54         1-2         4,323         27           1884         38,250         254         33         1-8         31         79           1885         Four years.         53,700         489         00         5-8         305         60           1882         343,550         3,990         06         1-10         399         90           1885         Five years         613,175         7,153         16         1-2         3,576         58           1885         943,956					
written.         Term.         covered.         charged.         unearned.         unearned.           1885	written.         Term.         covered.         charged.         unearned.         unearned.           1885	Recapi	itulation of Fire Ri	sks and Pre	miums.	
1886	1886	Year written. Term		Gross Premiu	ms Fraction	
1885	1885					
1886   Two years   43,800   349   14   3-4   261   85     1884   840,685   9,629   02   1-6   1,604   83     1885   Three years   852,502   8,646   54   1-2   4,323   27     1886   70,001,589   9,639   36   5-6   8,032   80     1883   27,450   254   33   1-8   31   79     1884   38,250   476   13   3-8   178   54     1885   53,700   489   00   5-8   305   60     1885   64,250   571   40   7-8   499   90     1882   343,550   3,990   06   1-10   399   00     1883   473,182   4,527   79   3-10   1,358   34     1884   Five years   613,175   7,153   16   1-2   3,576   58     1885   660,412   7,474   41   7-10   5,432   08     1886   943,956   10,798   75   9-10   9,718   88     Over five years   119,734   2,246   72   P. R.   1,125   52    Totals   \$17,898,830   \$172,219   43   \$89,717   76     Perpetual risks   2,866,115   95,765   84   90 & 95   89,721   64     Premiums received since the organization of the Company   \$17,866,230   64     Losses paid since the Company organized   14,625,153   67     Cash dividends paid stockholders   4,126,406   00     Stock owned by the directors at par value   17,400   00     Fire   Marine   Total     Losses incurred during the year   \$108,728   14   \$40,183   36   \$148,911   50      Business in Connecticut, 1886     Fire risks taken (no inland)   \$273,105   00     Premiums received   2,766   07     Losses paid   2,376   51	1886   Two years   43,800   349   14   3-4   261   85     1884   840,685   9,629   02   1-6   1,604   83     1885   Three years   852,502   8,646   54   1-2   4,323   27     1886   70,001,589   9,639   36   5-6   8,032   80     1883   27,450   254   33   1-8   31   79     1884   38,250   476   13   3-8   178   54     1885   53,700   489   00   5-8   305   60     1885   64,250   571   40   7-8   499   90     1882   343,550   3,990   06   1-10   399   00     1883   473,182   4,527   79   3-10   1,358   34     1884   Five years   613,175   7,153   16   1-2   3,576   58     1885   660,412   7,474   41   7-10   5,432   08     1886   943,956   10,798   75   9-10   9,718   88     Over five years   119,734   2,246   72   P. R.   1,125   52    Totals   \$17,898,830   \$172,219   43   \$89,717   76     Perpetual risks   2,866,115   95,765   84   90 & 95   89,721   64     Premiums received since the organization of the Company   \$17,866,230   64     Losses paid since the Company organized   14,625,153   67     Cash dividends paid stockholders   4,126,406   00     Stock owned by the directors at par value   17,400   00     Fire   Marine   Total     Losses incurred during the year   \$108,728   14   \$40,183   36   \$148,911   50      Business in Connecticut, 1886     Fire risks taken (no inland)   \$273,105   00     Premiums received   2,766   07     Losses paid   2,376   51	1881	£7 £70			
1885	1885	True moone				261 85
1885	1885	1884				
1886	1886			8,646	54 1-2	_
1883	1883				•	
Four years	Four years				T	31 79
1886   64,250   571   40   7-8   499   98   1882   343,550   3,990   06   1-10   399   00   1883   473,182   4,527   79   3-10   1,358   34   1884   Five years   613,175   7,153   16   1-2   3,576   58   1885   660,412   7,474   41   7-10   5,432   08   1886   943,956   10,798   75   9-10   9,718   88     Over five years   119,734   2,246   72   P. R.   1,125   52   Totals   \$17,898,830   \$172,219   43     \$89,717   76   Perpetual risks   2,866,115   95,765   84   90 & 95   89,721   64   Premiums received since the organization of the Company   \$17,866,230   64   Losses paid since the Company organized   14,625,153   67   Cash dividends paid stockholders   4,126,406   00   Stock owned by the directors at par value   17,400   00   Fire.   Marine.   Total.   Losses incurred during the year   \$108,728   14   \$40,183   36   \$148,911   50   Premiums received   \$273,105   00   Premiums received   2,766   07   Losses paid   2,376   51	1886   64,250   571   40   7-8   499   98   1882   343,550   3,990   06   1-10   399   00   1883   473,182   4,527   79   3-10   1,358   34   1884   Five years   613,175   7,153   16   1-2   3,576   58   1885   660,412   7,474   41   7-10   5,432   08   1886   943,956   10,798   75   9-10   9,718   88     Over five years   119,734   2,246   72   P. R.   1,125   52   Totals   \$17,898,830   \$172,219   43     \$89,717   76   Perpetual risks   2,866,115   95,765   84   90 & 95   89,721   64   Premiums received since the organization of the Company   \$17,866,230   64   Losses paid since the Company organized   14,625,153   67   Cash dividends paid stockholders   4,126,406   00   Stock owned by the directors at par value   17,400   00   Fire.   Marine.   Total.   Losses incurred during the year   \$108,728   14   \$40,183   36   \$148,911   50   Premiums received   \$273,105   00   Premiums received   2,766   07   Losses paid   2,376   51	1884	38,250	476	13 3-8	178 54
1886	1886	1885 Four years.	53,700	489	00 5-8	305 60
1882	1882	1886	64,250	571		499 98
1883       473,182       4,527 79       3-10       1,358       34         1884       Five years       613,175       7,153 16       1-2       3,576 58       58         1885       660,412       7,474 41       7-10       5,432 08       943,956       10,798 75 9-10       9,718 88          Over five years       119,734       2,246 72 P. R.       1,125 52         Totals       \$17,898,830       \$172,219 43       \$89,717 76         Perpetual risks       2,866,115       95,765 84 90 & 95       89,721 64         Premiums received since the organization of the Company.       \$17,866,230 64         Losses paid since the Company organized       14,625,153 67         Cash dividends paid stockholders.       4,126,406 00         Stock owned by the directors at par value       17,400 00         Fire.       Marine.       Total.         Losses incurred during the year       \$108,728 14       \$40,183 36       \$148,911 50         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51	1883       473,182       4,527 79       3-10       1,358       34         1884       Five years       613,175       7,153 16       1-2       3,576 58       58         1885       660,412       7,474 41       7-10       5,432 08       943,956       10,798 75 9-10       9,718 88          Over five years       119,734       2,246 72 P. R.       1,125 52         Totals       \$17,898,830       \$172,219 43       \$89,717 76         Perpetual risks       2,866,115       95,765 84 90 & 95       89,721 64         Premiums received since the organization of the Company.       \$17,866,230 64         Losses paid since the Company organized       14,625,153 67         Cash dividends paid stockholders.       4,126,406 00         Stock owned by the directors at par value       17,400 00         Fire.       Marine.       Total.         Losses incurred during the year       \$108,728 14       \$40,183 36       \$148,911 50         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51		343,550	3,990	06 1-10	399 00
1885       660,412       7,474 41       7-10       5,432 08         1886       943,956       10,798 75       9-10       9,718 88          Over five years       119,734       2,246 72 P. R.       1,125 52         Totals       \$17,898,830       \$172,219 43       \$89,717 76         Perpetual risks       2,866,115       95,765 84 90 & 95       89,721 64         Premiums received since the organization of the Company       \$17,866,230 64         Losses paid since the Company organized       14,625,153 67         Cash dividends paid stockholders       4,126,406 00         Stock owned by the directors at par value       17,400 00         Fire       Marine       Total.         Losses incurred during the year       \$108,728 14       \$40,183 36       \$148,911 50         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51	1885       660,412       7,474 41       7-10       5,432 08         1886       943,956       10,798 75       9-10       9,718 88          Over five years       119,734       2,246 72 P. R.       1,125 52         Totals       \$17,898,830       \$172,219 43       \$89,717 76         Perpetual risks       2,866,115       95,765 84 90 & 95       89,721 64         Premiums received since the organization of the Company       \$17,866,230 64         Losses paid since the Company organized       14,625,153 67         Cash dividends paid stockholders       4,126,406 00         Stock owned by the directors at par value       17,400 00         Fire       Marine       Total.         Losses incurred during the year       \$108,728 14       \$40,183 36       \$148,911 50         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51	i i	473,182	4,527	79 3-10	1,358 34
1886   943,956   10,798 75 9-10   9,718 88	1886   943,956   10,798 75 9-10   9,718 88	1884 Five years.	613,175	7,153	16 1-2	3,576 58
Totals. \$17,898,830 \$172,219 43 \$89,717 76  Perpetual risks. 2,866,115 95,765 84 90 & 95 89,721 64  Premiums received since the organization of the Company. \$17,866,230 64  Losses paid since the Company organized 14,625,153 67  Cash dividends paid stockholders 4,126,406 00  Stock owned by the directors at par value 17,400 00  Fire. Marine. Total.  Losses incurred during the year \$108,728 14 \$40,183 36 \$148,911 50   **Business in Connecticut, 1886.**  Fire risks taken (no inland) \$273,105 00  Premiums received 2,766 07  Losses paid. 2,376 51	Totals. \$17,898,830 \$172,219 43 \$89,717 76  Perpetual risks. 2,866,115 95,765 84 90 & 95 89,721 64  Premiums received since the organization of the Company. \$17,866,230 64  Losses paid since the Company organized 14,625,153 67  Cash dividends paid stockholders 4,126,406 00  Stock owned by the directors at par value 17,400 00  Fire. Marine. Total.  Losses incurred during the year \$108,728 14 \$40,183 36 \$148,911 50   **Business in Connecticut, 1886.**  Fire risks taken (no inland) \$273,105 00  Premiums received 2,766 07  Losses paid. 2,376 51	1885	660,412	7,474	41 7-10	5,432 08
Totals . \$17,898,830 \$172,219 43 . \$89,717 76  Perpetual risks 2,866,115 95,765 84 90 & 95 89,721 64  Premiums received since the organization of the Company . \$17,866,230 64  Losses paid since the Company organized . 14,625,153 67  Cash dividends paid stockholders . 4,126,406 00  Stock owned by the directors at par value . 17,400 00  Fire . Marine . Total .  Losses incurred during the year . \$108,728 14 \$40,183 36 \$148,911 50   Business in Connecticut, 1886.  Fire risks taken (no inland) . \$273,105 00  Premiums received . 2,766 07  Losses paid . 2,376 51	Totals . \$17,898,830 \$172,219 43 . \$89,717 76  Perpetual risks 2,866,115 95,765 84 90 & 95 89,721 64  Premiums received since the organization of the Company . \$17,866,230 64  Losses paid since the Company organized . 14,625,153 67  Cash dividends paid stockholders . 4,126,406 00  Stock owned by the directors at par value . 17,400 00  Fire . Marine . Total .  Losses incurred during the year . \$108,728 14 \$40,183 36 \$148,911 50   Business in Connecticut, 1886.  Fire risks taken (no inland) . \$273,105 00  Premiums received . 2,766 07  Losses paid . 2,376 51	1886	943,956	10,798	75 9-10	9,718 88
Perpetual risks.       2,866,115       95,765       84       90 & 95       89,721       64         Premiums received since the organization of the Company       \$17,866,230       64         Losses paid since the Company organized       14,625,153       67         Cash dividends paid stockholders       4,126,406       00         Stock owned by the directors at par value       17,400       00         Fire       Marine       Total         Losses incurred during the year       \$108,728       14       \$40,183       36       \$148,911       50         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105       00         Premiums received       2,766       07         Losses paid       2,376       51	Perpetual risks.       2,866,115       95,765       84       90 & 95       89,721       64         Premiums received since the organization of the Company       \$17,866,230       64         Losses paid since the Company organized       14,625,153       67         Cash dividends paid stockholders       4,126,406       00         Stock owned by the directors at par value       17,400       00         Fire       Marine       Total         Losses incurred during the year       \$108,728       14       \$40,183       36       \$148,911       50         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105       00         Premiums received       2,766       07         Losses paid       2,376       51	Over five y	years 119,734	2,246	72 P. R.	1,125 52
Perpetual risks.       2,866,115       95,765       84       90 & 95       89,721       64         Premiums received since the organization of the Company       \$17,866,230       64         Losses paid since the Company organized       14,625,153       67         Cash dividends paid stockholders       4,126,406       00         Stock owned by the directors at par value       17,400       00         Fire       Marine       Total         Losses incurred during the year       \$108,728       14       \$40,183       36       \$148,911       50         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105       00         Premiums received       2,766       07         Losses paid       2,376       51	Perpetual risks.       2,866,115       95,765       84       90 & 95       89,721       64         Premiums received since the organization of the Company       \$17,866,230       64         Losses paid since the Company organized       14,625,153       67         Cash dividends paid stockholders       4,126,406       00         Stock owned by the directors at par value       17,400       00         Fire       Marine       Total         Losses incurred during the year       \$108,728       14       \$40,183       36       \$148,911       50         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105       00         Premiums received       2,766       07         Losses paid       2,376       51	Totals	\$17.808.830	\$172.210	12	\$80.717.76
Premiums received since the organization of the Company       \$17,866,230 64         Losses paid since the Company organized       14,625,153 67         Cash dividends paid stockholders       4,126,406 00         Stock owned by the directors at par value       17,400 00         Fire.       Marine.       Total.         Losses incurred during the year       \$108,728 14 \$40,183 36 \$148,911 50         Business in Connecticut, 1886.       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51	Premiums received since the organization of the Company       \$17,866,230 64         Losses paid since the Company organized       14,625,153 67         Cash dividends paid stockholders       4,126,406 00         Stock owned by the directors at par value       17,400 00         Fire.       Marine.       Total.         Losses incurred during the year       \$108,728 14 \$40,183 36 \$148,911 50         Business in Connecticut, 1886.       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51				· -	
Losses paid since the Company organized. 14,625,153 67 Cash dividends paid stockholders. 4,126,406 00 Stock owned by the directors at par value. 17,400 00 Fire. Marine. Total. Losses incurred during the year. \$108,728 14 \$40,183 36 \$148,911 50  Business in Connecticut, 1886.  Fire risks taken (no inland). \$273,105 00 Premiums received. 2,766 07 Losses paid. 2,376 51	Losses paid since the Company organized. 14,625,153 67 Cash dividends paid stockholders. 4,126,406 00 Stock owned by the directors at par value. 17,400 00 Fire. Marine. Total. Losses incurred during the year. \$108,728 14 \$40,183 36 \$148,911 50  Business in Connecticut, 1886.  Fire risks taken (no inland). \$273,105 00 Premiums received. 2,766 07 Losses paid. 2,376 51					
Cash dividends paid stockholders.       4,126,406 oo         Stock owned by the directors at par value.       17,400 oo         Fire.       Marine.       Total.         Losses incurred during the year.       \$108,728 14 \$40,183 36 \$148,911 50         Business in Connecticut, 1886.         Fire risks taken (no inland).       \$273,105 00         Premiums received.       2,766 07         Losses paid.       2,376 51	Cash dividends paid stockholders.       4,126,406 oo         Stock owned by the directors at par value.       17,400 oo         Fire.       Marine.       Total.         Losses incurred during the year.       \$108,728 14 \$40,183 36 \$148,911 50         Business in Connecticut, 1886.         Fire risks taken (no inland).       \$273,105 00         Premiums received.       2,766 07         Losses paid.       2,376 51					
Stock owned by the directors at par value   17,400 00     Fire.   Marine.   Total.     Losses incurred during the year.   \$108,728 14   \$40,183 36   \$148,911 50     Business in Connecticut, 1886.     Fire risks taken (no inland)   \$273,105 00     Premiums received   2,766 07     Losses paid   2,376 51	Stock owned by the directors at par value   17,400 00     Fire.   Marine.   Total.     Losses incurred during the year.   \$108,728 14   \$40,183 36   \$148,911 50     Business in Connecticut, 1886.     Fire risks taken (no inland)   \$273,105 00     Premiums received   2,766 07     Losses paid   2,376 51					
Fire. Marine. Total.  Losses incurred during the year \$108,728 14 \$40,183 36 \$148,911 50  **Business in Connecticut, 1886.**  Fire risks taken (no inland). \$273,105 00  Premiums received. 2,766 07  Losses paid. 2,376 51	Fire. Marine. Total.  Losses incurred during the year \$108,728 14 \$40,183 36 \$148,911 50  **Business in Connecticut, 1886.**  Fire risks taken (no inland). \$273,105 00  Premiums received. 2,766 07  Losses paid. 2,376 51					
Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51	Business in Connecticut, 1886.         Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51	Stook office by the anset	*			
Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51	Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51	Losses incurred during the	e year \$108,7	28 14 \$4	0,183 36	\$148,911 50
Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51	Fire risks taken (no inland)       \$273,105 00         Premiums received       2,766 07         Losses paid       2,376 51					
Premiums received	Premiums received					
Losses paid	Losses paid					\$273,105 00
		Premiums received				2,766 07
7	Losses incurred	•				2,376 51
Losses incurred	773 3	Losses incurred	• • • • • • • • • • • • • • • • • • • •	••••••		1,930 51

## JERSEY CITY INSURANCE COMPANY,

## JERSEY CITY, N. J.

Commenced Business, December 1, 1856.

NATHANIEL FOOTE, President. HENRY C. PEARSON, Secretary.

91,691 00

Attorney in Connecticut, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$250,000 00
Whole amount of capital actually paid up in cash	200,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$46,700 00
Loans on bond and mortgage (first liens), not more than one year's	
interest due	141,305 00
Loans on bond and mortgage (first liens), more than one year's	
interest due	3,000 00
Interest due and accrued on bond and mortgage loans	2,854 38
Value of lands mortgaged \$160,800 00	
Buildings (insured for \$184,000) 211,200 00	
T-4-1	
Total\$372,000 00	

	Par Value.	Market Value.
United States Bonds-		
United States 4 p. c., 1907	\$4,000 00	\$5,100 00
BANK STOCKS-		
First National, Jersey City, N. J	800 00	1,600 00
Second National, Jersey City, N. J.	3,000 00	5,400 00
MUNICIPAL BONDS-		
Jersey City, water loan, 7 p. c	13,000 00	14,365 00
Jersey City, improvement, 7 p. c	8,000 00	9,120 00
Jersey City, funded debt, 7 p. c	9,000 00	10,710 00
Newark, city, 4 p. c	30,000 00	31,800 00
MISCELLANEOUS-		
Jersey City Gas Light Co. stock	8,240 00	13,596 00
Totals	\$76,040 00	\$91,691 00

## Loans on Collateral.

	Par Val.	Market	Val.	Amt. Loaned.	
Consolidated Gas Co., N.Y., stk.	\$1,800	\$1,458			
Bowery Nat. Bank, N. Y., stock	000,1	2,000		\$9,100	
American Express Co. stock	8,000	8,640	00)		
American Express Co. stock	10,000	10,800		800	
Hudson Co. Gas Light Co. stock	2,000	2,200	00	1,000	
Second Nat. Bk., Jersey City, stk.	300	525		300	
Home Ins. Co., N. Y., stock	300	465	00)	250	
United States 4 p. c. bond	50	63	75 <sup>§</sup>	350	
Harrison, township, bonds	500	500	00	350	
Atlas Nat. Bank stock, Chicago	2,500	3,000	00	1,500	
Pacific Ins. Co., N. Y	2,500	4,150	co	2,500	
Totals	\$28,950 \$	33,801	75	\$15,900	15,900 00
Cash in Company's principal office .					2,378 48
Cash deposited in bank					14,018 71
Interest due and accrued on stocks					731 17
Interest due and accrued on collater	al loans.				362 49
Gross premiums in due course of co					1,793 60
Assets of the Company at t					\$320,734 83
	LIABIL				
Losses adjusted and unpaid					\$700 22
Losses adjusted and unpaid					N.T.
Losses reported and unadjusted	• • • • • • • •	• • • • • •	• • • •	• • • • • • •	None.
Unearned premiums on risks, one ye	ar or less		\$1	5,333 84	None.
Unearned premiums on risks, one ye Unearned premiums on risks, more t	ar or less		\$1	15,333 84 31,479 44	None.
Unearned premiums on risks, one ye	ar or less han one y	ear	<b>\$</b> 1	15,333 84 31,479 44	None. \$46,813 28
Unearned premiums on risks, one ye Unearned premiums on risks, more t	ar or less han one y nputed ab	ear	<b>\$</b> 1	15,333 84 31,479 44	
Unearned premiums on risks, one ye Unearned premiums on risks, more t Unearned premiums as con	ar or less than one y nputed ab	vear	<b>\$</b> 1	31,479 44	\$46,813 28
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies Due and accrued for salaries, etc Taxes (in dispute)	ar or less than one y nputed ab	vear	<b>\$</b> 1	35,333 84 31,479 44	\$46,813 28 973 04
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies Due and accrued for salaries, etc Taxes (in dispute)	ar or less than one y nputed ab	vear	<b>\$</b> 1	35,333 84 31,479 44	\$46,813 28 973 04 300 00
Unearned premiums on risks, one ye Unearned premiums on risks, more t Unearned premiums as cor Reclaimable on perpetual policies Due and accrued for salaries, etc Taxes (in dispute)	ar or less than one y nputed ab any	vear	<b>\$</b> 1	35,333 84 31,479 44	\$46,813 28 973 04 300 00 6,725 51 4,400 00
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies Due and accrued for salaries, etc Taxes (in dispute)	ar or less than one y nputed ab any ital stock	ove	\$1	35,333 84 31,479 44	\$46,813 28 973 04 300 00 6,725 51 4,400 00
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)	ar or less than one y nputed ab any ital stock	ove	\$1	35,333 84 31,479 44	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)	ar or less than one y mputed ab any ital stock	vearove	\$1	31,479 44 	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)	ar or less than one y mputed ab any ital stock	vearove	\$1	31,479 44 	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)	ar or less than one y nputed ab any ital stock s	oveand sur	\$1	15,333 84 31,479 44 	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)	ar or less than one y inputed ab the stock the	vear ove and surple and sur	\$1	15,333 84 31,479 44 	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)	ar or less than one y inputed ab any ital stock ing capita DURIN	ear ove and sur	\$1	25,333 84 31,479 44 	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)	ar or less than one y inputed ab any ital stock ing capita DURIN	ear ove and surple and surp	\$1	25,333 84 31,479 44 	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78 \$320,734 83
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)  All other demands against the Compound Total liabilities, except cap Capital stock  Surplus beyond all liabilities Total liabilities, including IV. INCOME  Premiums received in cash	ar or less than one y inputed ab any ital stock ing capita DURIN	ove and surple and	\$1	25,333 84 31,479 44 	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78 \$320,734 83
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)  All other demands against the Compone Total liabilities, except cap Capital stock  Surplus beyond all liabilities Total liabilities, included IV. INCOME  Premiums received in cash	ar or less than one y inputed ab any ital stock ing capita DURIN	ear ove and surple and surp	\$1	25,333 84 31,479 44 	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78 \$320,734 83 \$52,776 64 9,498 32
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc	ar or less than one y inputed ab any ital stock ing capita DURIN ment, and	ear ove and surple and surp	\$1	2AR. 66,577 77 3,801 13	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78 \$320,734 83 \$52,776 64 9,498 32 6,064 65
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc  Taxes (in dispute)  All other demands against the Compone Total liabilities, except cap Capital stock  Surplus beyond all liabilities Total liabilities, included IV. INCOME  Premiums received in cash	ar or less than one y inputed ab any ital stock ing capita DURIN ment, and	and sur	\$1	EAR. 66,577 77 3,801 13	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78 \$320,734 83 \$52,776 64 9,498 32 6,064 65 1,379 97
Unearned premiums on risks, one ye Unearned premiums on risks, more to Unearned premiums as con Reclaimable on perpetual policies  Due and accrued for salaries, etc	ar or less than one y inputed ab any ital stock ing capita DURIN ment, and idends or	ear ove and surple and surple are turn return	\$1	CAR. 3,801 13	\$46,813 28 973 04 300 00 6,725 51 4,400 00 \$59,912 05 200,000 00 60,822 78 \$320,734 83 \$52,776 64 9,498 32 6,064 65

## V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including none occurring in previous years)	\$24,484 08
Cash dividends	14,000 00
Commissions and brokerage	7,511 61
Salaries and fees	9,542 32
Taxes	1,761 68
All other payments	5,978 06
Deposit premiums returned on perpetual risks None.	
Actual cash expenditure	\$63,277 75

## VI. MISCELLANEOUS.

73 * 7	 Decominano	

In force on the 31st day of December of the preced-	Risks.	Premiums.
ing year	\$11,215,339 6,757,912	\$91,075 16 56,965 94
Totals  Deduct those expired and marked off	\$17,973,251 6,195,337	\$148,041 10 52,301 46
In force at the end of the year  Deduct amount reinsured	\$11,777,914 233,000	\$95,739 64 1,338 64
Net amount in force	\$11,544,914	\$94,401 00

## Recapitulation of Fire Risks and Premiums.

Year	m.	Amount	Gross premiums	Fraction	Premiums
written.	Term.	covered.	charged.	unearned.	
1886	One year or less.	\$4,272,107	\$31,363 90	I-2	\$15,681 95
1885	Two years	4,450	51 50	I-4	12 87
1886	}	1,500	10 00	3-4	7 50
1884	)	2,096,613	16,552 83	1-6	2,758 80
1885	Three years	2,085,748	16,343 09	I-2	8,171 54
1886	)	2,063,152	16,563 36	5-6	13,802 80
1883					
1884	Four years	2,000	<b>20 00</b>	3-8	7 50
1885	l our years				
1886	j				
1882		262,225	3,052 94	1-10	305 29
1883		173,409	2,054 85	3-10	616 44
1884	Five years	278,641	3,080 13	1-2	1,540 <b>0</b> 6
1885		223,370	2,412 91	7-10	1,689 03
1886	j	292,383	3,209 88	9-10	2,888 82
Perpetual		22,316	1,024 25	$\frac{9.5}{100}$	973 04
To	tals	\$11,777,914	\$95,739 64		\$48,455 64
Reinsurance		233,000	1,338 64	1-2	669 32
То	otals	\$11,544,914	\$94,401 00	•••	\$47,786 32

Premiums received since the organization of the Company	\$1,740,552 43
Losses paid since the Company organized	652,185 92
Cash dividends paid stockholders	502,030 90
Stock owned by directors at par value	50,050 00
Losses incurred during the year	<b>24,4</b> 84 08
Loaned to officers and directors	4,800 00
Loaned to stockholders not officers	10,100 00
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$529,529 00
Premiums received	4,548 48
Losses paid	255 00
Losses incurred	255 00

## MECHANICS FIRE INSURANCE COMPANY,

## BROOKLYN, N Y.

Commenced Business, May 7, 1857.

JOHN H. MOTT, President.

WALTER NICHOLS, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

whole amount of Joint stock of guarantee capital authorized	\$250,000 00
Whole amount of capital actually paid up in cash	250,000 00
II. ASSETS.	
Loans on bond and mortgage (first liens), not more than one year's	
interest due	\$105,700 00
Interest accrued on bond and mortgage loans	1,228 30
Value of lands mortgaged \$80,000 00	
Buildings (insured for \$117,400) 171,500 00	
Total\$251,500 00	
Stocks and Bonds owned by the Company.	

United States Bonds-	Par Value.	Market Value.
United States 4 p. c. reg	\$168,000 00	\$214,410 00
United States 4 p. c. coup	3,000 00	. 3,858 75
United States 4½ p. c. cou	26,000 00	28,795 00

	D	37-1	Nf 1 . 4 37 . 3		
Miscellaneous—	Par	Value.	Market Value.		
Peoples G. L. Co., Brooklyn, stk.	. \$5,0	000 00	\$3,000 00		
Salisbury R. R. Co., Penn., bonds		00 00	500 00		
Grand Belt Copper Co., N. Y	. 20,0	00 00	796 24		
Totals	. \$222,5	500 00	\$251,359 99	251,359	99
			• 1005	0 ,000	
Loa	ns on Coll	lateral.			
	Par Val.	Market V	al. Amt. Loane	d.	
Mo., Kas. & Texas con. m. b	\$34,000	\$29,750	\$25,000		
Montauk Fire Ins.Co., Brooklyn,	1,000	1,080			
Niagara Fire Ins. Co., N. Y	500	800	500		
Totals	\$35,500	\$31,630	\$26,300	26,300	00
Cash in principal office		<b></b> .		3,851	77
Cash deposited in banks				31,260	51
Interest due and accrued on collatera				10	00
Gross premiums in due course of col	llection	<b></b> .		27,305	20
Assets of the Company at t	heir actual	value	····· ····· —	\$447,015	77
Losses adjusted and unpaid  Losses reported and unadjusted  Net amount of unpaid loss Unearned premiums on risks, one ye Unearned premiums on risks, more t	ses		None. ************************************	\$23,142	99
Unearned premiums as com				142,591	50
Commissions and brokerage				4,644	
Due and accrued for salaries				1,046	
Total liabilities, except capi			<del>-</del>	\$171,425	44
Capital stock				250,000	
Surplus beyond all liabilitie				25,590	
Under special deposit in Georgia			\$9,459 02	0.07	
Total liabilities, includi				\$447,015	77
IV. INCOME					
Premiums received in cash			306,158 81		
Deduct reinsurance, rebate, abatem premiums			36,129 72		
Actual cash premiums				\$270.000	00
Interest on mortgages of real estate.				\$270,029 6,346	-
Interest on loans and bonds, and divi				8,696	_
Actual cash income				\$285,071	
Actual Casil Income	• • • • • • • •	• • • • • • • •		\$205,071	93

## V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$26,278.45 occurring in previous years)	\$181,524 02 7,680 62		
Net amount paid for losses		\$173,843	40
Cash dividends		None.	
Commissions and brokerage		61,476	43
Salaries and fees		17,104	39
Taxes		4,530	67
All other payments		20,539	23
Actual cash expenditure		\$277,494	I 2

## VI. MISCELLANEOUS.

Risks and Premiums.  Fire.  In force on the 31st day of December of the preced-	Premiums.
ing year	\$253,729 51 318,576 52
Totals	\$572,306 03 285,367 04
In force at the end of the year\$34,829,993 17 Deduct amount reinsured	\$286,938 99 5,738 38
Net amount in force\$34,147,069 93	\$281,200 61

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1886	One year or less	\$27,457,745 07	\$229,715 66	I-2	\$114,857 83
1885)	Two years	37,750 00	328 53	I-4	82 13
1886}	2 9 00.25	42,119 00	373 42	3-4	280 07
1884		1,676,059 00	11,959 73	1-6	1,992 95
1885	Three years	2,018,531 66	14,651 89	I-2	7,325 94
1886		2,477,819 20	19,132 12	5-6	15,943 44
1883					
1884	Four years				
1885	, ,				
1886 J		7,900 00	56 25	7-8	49 22
1882		76,720 00	796 31	I-10	79 64
1883		186,626 00	1,954 17	3-10	586 24
1884	Five years	88,650 00	1,085 11	I-2	542 55
1885		56,950 <b>o</b> o	914 42	7-10	640 08
<b>1886</b>		20,200 00	235 00	9-10	211 50
Tot	als	\$34,147,069 93	\$281,200 61	•••	\$142,591 59

Premiums received since the organization of the Company	\$3,478,178 97
Losses paid since the Company organized	1,642,274 83
Cash dividends paid stockholders	515,500 00
Stock owned by the directors at par value	90,200 00
Losses incurred during the year	170,707 94
Special deposit for the exclusive protection of policy-holders in the	
State of Georgia, \$25,000.00; liability, \$9,459.02.	
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$795,571 53
Premiums received	10,493 79
Losses paid	6,343 32
Losses incurred	7,692 32

## THE MERCHANTS INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1858.

HENRY POWLES, President.

J. R. MULLIKIN, Secretary.

Attorney in Connecticut, Insurance Commissioner.

# I. CAPIȚAL. Whole amount of joint stock or guarantee capital authorized...... \$400,000 00

Whole amount of capital actually paid up in cash............. 400,000 00

•	
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$125,782 47
Loans on bond and mortgage (first liens), not more than one year's	
interest due	443,227 00
Loans on bond and mortgage (first liens), more than one year's	
interest due (of which \$900 is in process of foreclosure)	1,800 00
Interest due and accrued on bond and mortgage loans	8,673 28
Value of lands mortgaged \$594,550 00	
Buildings (insured for \$444,375) 559,480 00	
Total	

## Stocks and Bonds owned by the Company.

		* *	
United States and State Bonds—	Par Value.	Market Value.	
United States reg. 4 p. c	\$60,000 00	\$76,575 00	
New Jersey	1,000 00	1,160 00	
MUNICIPAL BONDS-			
East Orange street improvement	10,500 00	11,130 00	
Elizabeth city	8,960 00	7,168 00	
Newark city improvement	100,000 00	117,000 00	
Elizabeth town water	8,000 00	8,720 00	
RAILROAD BONDS-			
Orange & Newark Horse Car	\$50,000 00	\$57,500 <b>00</b>	
Morris & Essex	13,000 00	18,395 00	
Belleville & Newark Horse Car	1,000 00	1,200 00	
Newark & Irvington Horse Car	3,000 00	3,450 00	
United R. Roads N. J	19,000 00	23,180 00	
L. B. & Sea Shore	1,000 00	1,240 <b>0</b> 0	
Morris & Essex	25,000 00	35,375 00	
RAILROAD STOCKS—			
Morris & Essex	10,000 00	14,000 00	
New Jersey Central consolidated	25,000 00	27,125 00	
Newark & Bloomfield Horse Car	10,000 00	11,500 00	
New York & Long Branch	10,000 00	10,000 00	
Warren	5,000 00	7,000 00	
United R. R. New Jersey	10,000 00	22,300 00	
MISCELLANEOUS—			
Long Branch School	15,000 00	17,850 00	
Newark Gas Light Co	10,000 00	20,000 00	
Citizens Gas Light Co	13,700 00	19,180 00	
Montclair Gas & Water Co	24,000 00	24,000 00	
American Dock & Imp'ment Co	20,000 00	19,600 00	
Totals	\$453,160 00	\$554,648 00	554,648 00

## Loans on Collateral.

Union Bldg. & Loan Ass'n stock,	Par Val. \$800	Market Val. \$800 00	Amt. Loaned. \$500
National State Bank stock	3,550	4,437 50	3,500
Newark City National Bank stk.,	500	675 00 7	1,000
Nat. Newark Banking Co. stock,	500	675 00 \$	1,000
Nat. Newark Banking Co. stock,	400	540 00	400
Mfrs. National Bank stock	4,000	4,000 00	2,500
Newark & New York R.R. bds.,	4,500	4,650 00	3,500
Citizens Gas Light Co. stock	3,200	4,480 00	3,000
American Ins. Co. stock	460	736 00	500

Totals..... \$17,910 \$20,993 50 \$14,900 00

Cash in Company's principal office		3,386 74
Cash in bank		35,651 35
Interest due and accrued on stocks and bonds		7,907 09
Interest due and accrued on collateral loans		180 63
Gross premiums in due course of collection		61,560 28
Rents due and accrued		1,100 00
	-	
Assets of the Company at their actual value		\$1,258,816 84
III. LIABILITIES.	** 0 = = 6 0 =	-
	\$18,356 85	
	23,414 43	
Losses resisted	8,650 00	
Gross amount of unpaid losses		<b>\$50,421 28</b>
Unearned premiums on risks, one year or less \$		
Unearned premiums on risks, more than one year	144,887 78	
Unearned premiums as computed above		361,485 12
Reclaimable on perpetual policies		480 <b>00</b>
Principal unpaid on scrip or certificates of profits		4,757 00
Interest due and declared and remaining unpaid		1,163 23
Cash dividends		1,020 00
Taxes		859 35
Commissions and brokerage		9,810 07
All other demands against the Company		5,637 27
	_	
Total liabilities, except capital stock and surplus		\$435,633 32
Capital stock		400,000 00
Surplus beyond all liabilities		423,183 52
Under special deposit in Georgia		
Total liabilities, including capital and surplu	ıs	\$1,258,816 84
THE THEOLET BUILDING WITH		
IV. INCOME DURING THE	YEAR.	
Premiums received in cash	528,552 13	
Deduct reinsurance, rebate, abatement, and return	755 5	
	84,127 48	
Actual cash premiums	., .	\$544,424 65
Interest on mortgages of real estate		27,849 91
Interest on loans and bonds, and dividends on stocks		25,018 30
Rents		
		3,572 55
Actual cash income	• • • • • • • •	\$600,865 41
V. EXPENDITURE DURING TH	D 3777 - D	
V. EXPENDITURE DURING TH	E YEAR.	
Amount paid for losses (including \$66,121.34 occur-		
	27,600 15	
	4,481 58	
Net an ount paid for losses		\$323,118 57
		\$3~3, 10 3/

Scrip or certificates of profit redeemed in cash	207 60
Cash dividends	38,980 00
Commissions and brokerage	98,866 76
Salaries and fees	25,717 00
Taxes	10,887 58
All other payments	67,809 78
Actual cash expenditure	\$565,587 29

Risks and Premiums.  In force on the 31st day of December of the pre-	Fire.	Premiums.	
ceding year	\$66,019,087 58,782,119	\$718,217 90 622,606 09	
Totals  Deduct those expired and marked off	\$124,801,206 57,476,670	\$1,340,823 99 607,541 80	
In force at the end of the year  Deduct amount reinsured	\$67,324,536 1,733,745	\$733,282 19 19,953 90	
Net amount in force	\$65,590,791	\$713,328 29	

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.		Gross premi	ıms	Fraction unearned.	Premiun unearne	
1886	One yr. or less	\$39,266,452	14	\$433,194	67	I-2	\$216,597	34
1885	Two years	185,421	00	1,215	05	I-4	303	76
1886	1 1 10 ) Caro	106,671	00	969	20	3-4	726	90
1884		5,334,554	00	55,812	39	1-6	9,302	07
1885	Three years	6,626,289	00	67,716	06	1-2	33,858	03
1886		6,559,751	00	63,884	47	5-6	53,237	06
1883	1	110,125	00	1,058	65	1-8	132	33
1884	Four years	98,191	00	1,098	28	3-8	411	84
1885	f Tour yours	72,800	00	894	61	5-8	559	12
1886		90,400	00	910	58	7-8	796	76
1882	-	1,239,732	00	14,438	74	1-10	1,443	87
1883		1,358,373	00	15,572	09	3-10	4,671	63
1884	Five years	1,418,924	00	17,969	03	I-2	8,984	51
1885		1,550,803	00	19,079	74	7-10	13,355	82
1886		1,475,505	00	18,385	59	9-10	16,547	03
Various,	Over five years	77,000	00 }	1,129	14	Various.	557	05
	Perpetual	19,800	00 }	1,129	*4	$\frac{95}{100}$	480	00
To	otals	.\$65,590,791	14	\$713,328	<b>2</b> 9		\$361,965	12
	eceived since the o						7,015,279	89
Losses paid since the Company organized 3,471,786 32					32			
Cash dividends paid stockholders					00			
	nds declared						240,000	00
	l by the directors						80,000	00
Losses incur	red during the ye	ar					305,735	66

THE MERCHANTS INSURANCE COMPANY.	
Loaned to officers and directors	
Business in Connecticut, 1886.	
Fire risks taken (no inland)	
Losses paid	-
Losses incurred	
THE MERCHANTS INSURANCE COMPANY,	
NEW YORK, N. Y.	
Commenced Business, April, 1850.	
Torre II Marana D. 17.	
JOHN H. MORRIS, President. ISAAC S. METTLER, Secretary.	
Attorney in Connecticut, Insurance Commissioner.	
Attorney in Connecticut, Insurance Commissioner.	
Attorney in Connecticut, Insurance Commissioner.  I. CAPITAL.  Whole amount of joint stock or guarantee capital authorized \$200,000	
Attorney in Connecticut, Insurance Commissioner.  I. CAPITAL.  Whole amount of joint stock or guarantee capital authorized	00
Attorney in Connecticut, Insurance Commissioner.  I. CAPITAL.  Whole amount of joint stock or guarantee capital authorized	00
Attorney in Connecticut, Insurance Commissioner.  I. CAPITAL.  Whole amount of joint stock or guarantee capital authorized	00
Attorney in Connecticut, Insurance Commissioner.  I. CAPITAL.  Whole amount of joint stock or guarantee capital authorized	00
Attorney in Connecticut, Insurance Commissioner.  I. CAPITAL.  Whole amount of joint stock or guarantee capital authorized	00
Attorney in Connecticut, Insurance Commissioner.  I. CAPITAL.  Whole amount of joint stock or guarantee capital authorized	00

United States reg., 4 p. c....... \$135,000 00 \$172,293 75 United States coupon, 4½ p. c... 15,000 00 16,537 50 United States 3 p. c..... 20,000 00 20,100 00

United States 3 p. c.....

	Par Value.	Market Value.	
MUNICIPAL BONDS-			
New York city	\$37,500 00	\$38,625 00	
New York city	7,500 00	7,875 00	
RAILROAD STOCKS—			
New York Central & Hudson River	10,000 00	11,325 00	
Rensselaer & Saratoga	1,000 00	1,700 00	
BANK STOCK—			
North River	9,000 00	11,250 00	
Merchants Exchange	3,000 00	3,120 00	
Totals	\$238,000 00	\$282,826 25	282,826 25

#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.		
Home Insurance Co. stock	\$800	\$1,200	\$700		
New York, Lack. & Western Ry.					
con. bonds	3,000	3,270	2,600		
Second Ave. R. R. 7 p. c. bonds	2,000	2,080	2,000		
Exchange Fire Ins. Co. stock	2,040	2,142	1,500		
Jersey City Insurance Co. stock	6,000	6,300	2,500		
Totals	\$13,840	\$14,900	\$9,300	9,300	00
Cash in Company's principal office				1,359	19
Cash in bank				32,896	05
Interest due and accrued on stocks	and bonds			1,223	77
					67
Assets of the Company at their actual value					93

#### III. LIABILITIES.

Losses adjusted and unpaid\$22,161 80	
Losses reported and unadjusted	
Losses resisted None.	
Gross amount of unpaid losses	\$23,161 80
Unearned premiums on risks, one year or less \$110,811 63	
Unearned premiums on risks, more than one year 34,790 27	
Unearned premiums on marine risks	
Unearned premiums as computed above	146,944 40
Commissions and brokerage	4,361 93
.All other demands against the Company	1,650 00
Total liabilities, except capital stock and surplus	\$176,118 13
Capital stock	200,000 00
Surplus beyond all liabilities	78,376 80
Total liabilities, including capital and surplus	\$454,494 93

### IV. INCOME DURING THE YEAR.

Premiums received in cash  Deduct reinsurance, rebate, abate-	Fire. \$301,393 45	Marine and Inland. \$1,342 50	
ments, and return premiums	35,344 93		
Actual cash premiums  Interest on mortgages of real estate  Interest on loans and bonds, and divide			\$267,391-02 4,111 62 11,602 96
Actual cash income			\$283,105 60

#### V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$21,388 occurring in previous years)	\$168,580 46 1,869 26		
Net amount paid for losses		\$166,711	20
Cash dividends		14,000	00
Commissions and brokerage		67,877	74
Salaries and fees		20,402	13
Taxes		5,680	22
All other payments		14,177	87
Actual cash expenditure		\$288,849	16

#### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$25,599,994 30,699,633	\$228,553 47 297,762 26
Totals  Deduct those expired and marked off	\$56,299,527 26,5 <b>5</b> 3,411	\$526,315 73 244,535 79
In force at the end of the year  Deduct amount reinsured	\$29,746,116 111,475	\$281,779 94 1,169 65
Net amount in force	\$29,634,641	\$280,610 29
In force at the end of the year	Marine and Inland. \$28,500	Premiums. \$1,342 50

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums	Fraction	
1886	One year or less.	\$21,889,194	\$221,623 26		\$110,811 63
1885	Two years	5,000	272 92	I-4	68 23
1886	Wo years	30,800	179 83	3-4	129 87
1884		1,335,654	9,378 17	1-6	1,563 03
1885	Three years	2,929,650	21,414 28	1-2	10,707 14
1886 )		3,060,053	23,768 77	5-6	19,807 31
1882		45,000	250 00	I-IO	25 00
1883		56,000	425 38	3-10	127 61
1884	Five years	99,917	1,094 93	I-2	547 46
1885		79,100	839 25	7-10	587 47
1886		104,273	1,363 50	9-10	1,227 15
Tot	tals	\$29,634,641	\$280,610 29		\$145,601 90
Premiums received since the organization of the Company \$4,80					4,895,824 82
Losses paid since the Company organized 2,162,993 7					
Cash dividends paid stockholders					
Stock owned	by directors at par	value			41,650 00
Losses incu	rred during the ye	ar—fire, \$170,	154.26; marin	e and	
inland,	\$200				170,354 26
Loaned to of	fficers and directors .				2,500 00
Loaned to st	ockholders not office	ers	<b></b>		2,700 00
Business in Connecticut, 1886.					
Fire risks ta	ken (no inland)				\$779,013 00
	Premiums received				
					12,941 22
•					12,941 22

# MERCHANTS INSURANCE COMPANY,

#### PROVIDENCE, R. I.

### Commenced Business, July, 1851.

W. T. BARTON, President.

WM. P. GOODWIN, Secretary.

' Attorney in Connecticut, Insurance Commissioner.

# I. CAPITAL.

Whole amount of joint stock or guaran Whole amount of capital actually paid	\$500,000 00 200,000 00		
II.	ASSETS.		
Loans on bond and mortgage (first lier interest due	loans	\$96,000 00	\$40,500 00 196 67
Total			
1 Otal		\$101,000 00	
Stocks and Bonds	owned by the	Company.	
D	Par Value.	Market Value.	
Bank Stocks— National Bank of Commerce	\$80,000 00	\$94,000 00	
American National	50,000 00		
Merchants "	20,000 00		
Globe "	10,000 00	14,400 00	
Phenix "	10,000 00	18,000 00	
Mechanics "	12,850 00	18,696 75	
Manufacturers "	10,200 00	14,535 00	
MISCELLANEOUS-		•	
Providence Gas Company stock	23,350 00	37,360 00	
Totals	\$216,400 00	\$271,891 75	271,891 75

#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.	
N. Y., N. H. & H. R. R	\$15,400	\$31,416)	\$50,000	
Chicago, Rock I. & Pac. R. R.	30,000	37,500	#J <b>0,0</b> 00	
Boston & Providence R. R	700	1,400 } 5,000 }	\$5,000	
New Haven & Derby R. R	4,000	5,000 ∫	φ3,000	
Totals	\$50,100	\$75,316	\$55,000	55.0

55,000 00

6)	0	7
$\Delta$	$\Delta$	4

MERCHANTS INSURANCE COMPANY.	227
Cash in Company's principal office	19,324 94
Cash deposited in banks.	
Interest due and accrued on collateral loans	<b>42,</b> 823 59 948 75
Gross premiums in due course of collection	22,209 20
Gross premiums in due course of conection	22,209 20
Assets of the Company at their actual value	\$452,894 90
III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted 9,273 76	
Losses resisted	
Gross amount of unpaid losses	\$15 FO2 04
Unearned premiums on risks, one year or less \$81,991 07	\$15,723 24
Uncorned premiums on risks, one year of less \$61,991 67	
Unearned premiums on risks, more than one year 37,310 19 Unearned premiums on marine risks None.	
Unearned premiums as computed above	119,301 26
Commissions and brokerage	2,051 73
Rents	310 42
Taxes	227 96
Total liabilities, except capital stock and surplus	\$137,614 61
Capital stock	200,000 00
Surplus beyond capital and all liabilities	115,280 29
Total liabilities, including capital and surplus	\$452,894 90
	# <b>432,</b> 094 90
IV. INCOME DURING THE YEAR.	ψ <b>432,</b> 094 90
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar	
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar	
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar	
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar  Premiums received in cash \$222,070 43 \$158 27  Deduct reinsurance, rebate, abate-	
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash	ıd.
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar  Premiums received in cash	ad. \$198,833 18
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar  Premiums received in cash	\$198,833 18 2,323 53
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash	\$198,833 18 2,323 53 16,244 89
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash	\$198,833 18 2,323 53 16,244 89 625 50
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash	\$198,833 18 2,323 53 16,244 89
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash	\$198,833 18 2,323 53 16,244 89 625 50
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10
IV. INCOME DURING THE VEAR.  Fire. Marine and Inlar Premiums received in cash	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10
IV. INCOME DURING THE VEAR.  Fire. Marine and Inlar \$222,070 43 \$158 27  Deduct reinsurance, rebate, abatements, and return premiums. 23,395 52  Actual cash premiums. \$198,674 91 \$158 27  Interest on mortgages of real estate	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10
IV. INCOME DURING THE VEAR.  Fire. Marine and Inlar Premiums received in cash	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash. \$2222,070 43 \$158 27  Deduct reinsurance, rebate, abatements, and return premiums. 23,395 52  Actual cash premiums. \$198,674 91 \$158 27  Interest on mortgages of real estate Interest on loans and bonds, and dividends on stocks From all other sources.  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Fire. Marine and Inlated to the previous years of the year.	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash. \$222,070 43 \$158 27  Deduct reinsurance, rebate, abatements, and return premiums. 23,395 52  Actual cash premiums. \$198,674 91 \$158 27  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks  From all other sources.  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Fire. Marine and Inlar  Amt.pd.for losses (includ'g \$22,334.36 occurring in previous years) \$113,466 35 \$1,429 23  Deduct salvage and reinsurance 2,102 26  Net amount paid for losses. \$111,364 09 \$1,429 23	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash. \$222,070 43 \$158 27  Deduct reinsurance, rebate, abatements, and return premiums. 23,395 52  Actual cash premiums. \$198,674 91 \$158 27  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks  From all other sources.  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Fire. Marine and Inlar  Signature of the property o	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10  and. \$112,793 32
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash. \$222,070 43 \$158 27  Deduct reinsurance, rebate, abatements, and return premiums. 23,395 52  Actual cash premiums. \$198,674 91 \$158 27  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks  From all other sources.  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Fire. Marine and Inlar  Amt.pd.for losses (includ'g \$22,334.36 occurring in previous years) \$113,466 35 \$1,429 23  Deduct salvage and reinsurance 2,102 26  Net amount paid for losses. \$111,364 09 \$1,429 23	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10  and.  \$112,793 32 16,000 00
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash. \$222,070 43 \$158 27  Deduct reinsurance, rebate, abatements, and return premiums. 23,395 52  Actual cash premiums. \$198,674 91 \$158 27  Interest on mortgages of real estate Interest on loans and bonds, and dividends on stocks From all other sources  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Fire. Marine and Inlar  Marine and Inlar  Marine and Inlar  Marine and Inlar  Signature of the Amt.pd.for losses (includ'g \$22,334.36 occurring in previous years). \$113,466 35 \$1,429 23  Deduct salvage and reinsurance. 2,102 26  Net amount paid for losses. \$111,364 09 \$1,429 23  Cash dividends.  Commissions and brokerage.	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10  and.  \$112,793 32 16,000 00 36,919 17
IV. INCOME DURING THE YEAR.  Fire. Marine and Inlar Premiums received in cash. \$222,070 43 \$158 27  Deduct reinsurance, rebate, abatements, and return premiums. 23,395 52  Actual cash premiums. \$198,674 91 \$158 27  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks  From all other sources.  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Fire. Marine and Inlar  Signature of the Amarine and Inlar  Marine and Inla	\$198,833 18 2,323 53 16,244 89 625 50 \$218,027 10  and.  \$112,793 32 16,000 00 36,919 17 24,861 35

7	Risks and Pre	miums		
		F	îre.	Premiums.
In force on the 31st day of De ceding year			4 475 00	<b>#242 042 25</b>
Written or renewed during the				\$242,242 37 222,070 43
Totals				\$464,312 80
Deduct those expired a	nd marked off	19,38	5,778 00	226,550 09
In force at the end			4,565 00	\$237,762 71
Deduct amount re	insured	15	4,881 00	1,713 39
Net amount i	n force	\$19,42	9,684 00	\$236,049 32
Recapitulation	n of Fire Ris	ks and Pren	niums.	
Year written. Term.	Amount covered.	Gross premiur charged.	ns Fraction	Premiums d. unearned.
1886 One year or less	\$12,848,227	\$163,982	15 1-2	\$81,991 07
1885 Two warms	72,290	719	43 1-2	179 85
1886 Two years	19,545	133	54 3-4	100 16
1884)	915,782	9,226	_	1,537 71
1885 Three years	865,439	9,518		4,759 24
1886	1,572,483	14,464		12,054 06
1883	184,808	i,930 (		241 25
Four years	91,650	1,033	_	387 60
1885	61,425	- 642	00 5-8	401 25
1886	66,100	693		606 49
1882	571,513	6,819		681 98
1883	531,960	6,643	_	1,992 90
1884 Five years	479,747	5,895	-	2,947 61
1885	563,234	7,464		5,225 15
1886	585,481	6,883	26 9-10	6,194 94
Totals	\$19,429,684	\$236,049	32	\$119,301 26
Premiums received since the org	anization of th	e Company.		\$5,451,701 31
Losses paid				3,712,042 26
Cash dividends paid stockholders	S			618,000 00
Stock owned by the directors at p				49,300 00
Losses incurred during the year	er (fire, \$105,	227.73; ma	rine and	
inland, \$1,129.23)				106,356 96
nt.	in Com-	4:4 -004		
	ess in Connec	· ·		
Fire risks taken (no inland)				\$724,466 00
Premiums received				7,443 27
Losses paid				3,077 42
Losses incurred			• • • • • • •	1,833 65

### MILWAUKEE MECHANICS MUTUAL,

#### MILWAUKEE, WISCONSIN.

Commenced Business, April 1, 1852.

CHRISTIAN PREUSSER, President.

ADOLPH J. CRAMER, Secretary.

Attorney in Connecticut, Insurance Commissioner.

# I. CAPITAL. Whole amount of joint stock or guarantee capital authorized...... \$200,000 00

Whole amount of capital actually paid up in cash		200,000 00
II. ASSETS.		
Value of real estate owned by the Company		\$37,450 00
Loans on bond and mortgage (first liens), not more t		
interest due		596,773 12
Loans on bond and mortgage (first liens), more th	•	*
interest due (of which \$11,597.90 is in process of Interest due and accrued on bond and mortgage loans		18,097 90
Value of land mortgaged		11,000 00
Buildings (insured for \$398,400)		
Total		
2502-11111111111111111111111111111111111	p-,555,500 00	

#### Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—	200 1000		
United States 4½ p. c. reg	\$209,000 00	\$221,540 00	
MUNICIPAL AND COUNTY BONDS—			
Milwaukee County	40,000 00	40,800 00	
Milwaukee City	134,000 00	134,000 00	
Brown County, Wis	44,000 00	44,000 00	
Dodge " "	1,000 00	1,000 00	
Door " "	6,000 00	6,300 00	
Oshkosh City, "	30,000 00	34,500 00	
St. Paul, Minn., water	100,000 00	104,500 00	
RAILROAD STOCK—			
Cream City (Milwaukee)	6,900 00	6,900 00	
Totals	\$570,900 00	\$593,540 00	593,540

Loans on Collateral.	
North Chicago R. Mills \$5,000 \$7,500 \\ 10,000	d.
Cream City R. R. Co., Mil., stock, 5,000 7,500 J	
Cream City R. R. Co., Mil., stock, 18,200 27,300 16,000	
Mortgage and note, city property, 4,000 10,000 4,000  Mortgage and note, city property, 3,700 6,000 3,700	
Totals \$35,900 \$58,300 \$33.700	\$33,700 00
Cash in Company's office	3,829 05
Cash deposited in bank	63,605 45
Interest accrued on stocks	4,500 <b>00</b> 47,770 00
-	
Assets of the Company at their actual value	\$1,410,873 52
III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted	
Losses resisted	
Gross amount of unpaid losses	\$36,737 00
Unearned premiums on risks, one year or less \$203,264 53	
Unearned premiums on risks, more than one year 216,035 10	
Unearned premiums as computed above	419,299 63
Commissions and brokerage	9,554 00
Dividends to stockholders remaining unpaid	177 00
Total liabilities, except capital stock and surplus	\$465,767 63
Capital stock	200,000 00
Surplus beyond all liabilities	745,105 89
Total liabilities, including capital and surplus,	\$1,410,873 52
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Deduct reinsurance, rebate, abatement, and return	
premiums 37,247 06	
Actual cash premiums.	\$513,309 28
Bills and notes received for premiums remaining unpaid, 38,216 00 Interest on mortgages of real estate	26,845 o <b>ī</b>
Interest on loans and bonds, and dividends on stocks	30,658 00
Rents	1,663 86
All other sources	401 60
Actual cash income	\$572,877 75
	, , , , , , , ,

#### V. EXPENDITURE DURING THE YEAR.

	V. EXPENI	DITURE DUI	RING THE	YEAR.	
Amount paid	for losses (includ	ing \$22,319 o	ccurring		
-	ous years)		_	18,334 58	
	ges and reinsurance			3,250 00	
Net	amount paid for lo	osses			\$245,084 58
	ds				39,874 00
	and brokerage				115,357 10
	ees				40,720 89
					16,004 23
All other pay	ments				31,953 99
Act	ual cash expenditu	re			\$488,994 79
	VI.	MISCELLA	ANEOUS.		
		Risks and Pre	minns		
				Fire.	Premiums.
	ne 31st day of Dec	-			
				0,126,655	\$739,215 12
written or re	newed during the y	ear	39	9,781,182 	550,556 34
	als			9,907,837	\$1,289,771 46
Ded	luct those expired a	nd marked off.	3	4,981,526	483,592 77
	In force at the en	d of the year	\$54	4,926,311	\$806,178 69
	Recatitulatio	n of Fire Ris	ks and Pres	minums.	
37	2000,700,000				
Year Mritten.	Term.	Amount covered.	Gross premin charged.	unearne	on Premiums ed. unearned.
1886	One year or less	\$27,210,937	\$406,529		\$203,264 53
1884)			83,855	_	13,975 93
1885}	Three years	22,054,743	99,588		49,794 38
1886 J			116,764	-	97,303 42
1882			16,046		1,604 60
1883	T:	# 660 6az	18,624 8	_	5,587 45
1884	Five years	5,660,631	15,112	•	7,556 08
1885			22,394 8 27,263 1		15,676 38 24,536 86
				<u> </u>	
	als	\$54,926,311	\$806,178 6		\$419,299 63
	eived since the org				\$5,097,140 58
	ince the Company				2,385,922 17
	ds declared				70,000 00
	by directors at par				108,700 00
	ed during the year. icers and directors				259,502 58 34,000 00
	ockholders not offic				2,800 00
Loaned to sit	ocknotacts not one			• • • • • • •	2,000 00
	Busin	ness in Connec	ticut, 1886.		
Fire risks tak	en (no inland)				\$829,473 00
	eived				6,710 96
Losses paid.					384 18
Losses incurre	ed				384 18

#### MONTAUK FIRE INSURANCE COMPANY,

#### BROOKLYN, N. Y.

Commenced Business, May 23, 1857.

DANIEL F. FERNALD, President.

UNITED STATES BONDS-

GEORGE F. MALBY, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$200,000 00
Whole amount of capital actually paid up in cash	200,000 00

#### II. ASSETS.

#### Stocks and Bonds owned by the Company.

Par Value. Market Value.

United States 4½ p. c. reg	\$10,000 00	\$11,100	00
United States 4 p.c. reg., 1907	128,000 00	163,840	00
United States 4 p.c. cou., 1907	15,000 00	19,200	00
RAILROAD STOCKS-			
Broadway	5,200 00	8,580	00
Bushwick	2,000 00	3,100	00
BANK STOCKS—			
National City, Brooklyn	10,000 00	31,000	00
Long Island	3,500 00	4,025	00
Nassau National	5,100 00	10,200	00
Mechanics, Brooklyn	2,500 00	5,250	00
Bank of New York	3,300 00	6,435	00
First National, Brooklyn	1,200 00	3,600	00
Commercial, "	600 00	810	00
Long Island Loan & Trust Co. stk.,	2,000 00	3,200	00
MISCELLANEOUS-			
Nassau Gas Light Co. certificates	5,000 00	5,000	00
Union Ferry Co. stock	1,300 00	1,820	00
Totals	\$194,700 00	\$277,160	277,160 00

#### Loans on Collateral.

	Par Val. Ma	rket Val. Am	it. Loaned.
Bushwick R. R. cer	\$12,000	\$12,000	\$10,000
B. Trust Co. stock	1,250	3,750	
Williamsburg City Ins. Co	1,000	2,400	
Brooklyn Gas Co	3,900	3,900	\$10,000
Title G. & Trust Co	2,000	2,200	
Nassau Gas Co	2,000	2,000	
Totals	\$22,150	\$26,250	\$20,000

20,000 00

0	9	•)
4	Ü	O

#### MONTAUK FIRE INSURANCE COMPANY.

Cash in Company's office	611 05
Cash deposited in bank	19,938 80
Interest due and accrued on stocks	200 00
Gross premiums in due course of collection	19,020 07
Rents	58 33
Assets at their actual value	\$336,988 25
Assets at their actual value	\$330,900 25
III. LIABILITIES.	
Losses adjusted and unpaid \$4,319 36	
Losses reported and unadjusted 9,127 50	
Losses resisted	
Gross amount of unpaid losses	\$15,946 86
Unearned premiums on risks, one year or less \$63,233 68	
Unearned premiums on risks, more than one year 14,725 47	
Unearned premiums as computed above	77,959 15
Due and accrued for salaries, rents, etc	875 00
Commissions and brokerage	3,804 01
Total liabilities, except capital stock and surplus	\$98,585 02
Capital stock	200,000 00
Surplus beyond all liabilities	38,403 23
Total liabilities, including capital and surplus	\$336,988 25
IV. INCOME DURING THE YEAR.	
IV. INCOME DURING THE YEAR.  Premiums received in cash	
Premiums received in cash	
Premiums received in cash	\$143,092 52
Premiums received in cash	\$143,092 52 686 57
Premiums received in cash	
Premiums received in cash. \$162,165 22  Deduct reinsurance, rebate, abatement, and return premiums 19,072 70  Actual cash premiums 110,072 70  Actual cash premiums 110,072 70  Interest on mortgages of real estate. Interest on loans and bonds, and dividends on stocks	686 57 11,936 47
Premiums received in cash	686 57
Premiums received in cash. \$162,165 22  Deduct reinsurance, rebate, abatement, and return premiums 19,072 70  Actual cash premiums 110,072 70  Actual cash premiums 110,072 70  Interest on mortgages of real estate. Interest on loans and bonds, and dividends on stocks	686 57 11,936 47
Premiums received in cash. \$162,165 22  Deduct reinsurance, rebate, abatement, and return premiums 19,072 70  Actual cash premiums 110,072 70  Actual cash premiums 110,072 70  Interest on mortgages of real estate. Interest on loans and bonds, and dividends on stocks	686 57 11,936 47
Premiums received in cash	686 57 11,936 47
Premiums received in cash. \$162,165 22  Deduct reinsurance, rebate, abatement, and return premiums 19,072 70  Actual cash premiums 110,072 70  Actual cash premiums Actual cash income V. EXPENDITURE DURING THE YEAR.	686 57 11,936 47
Premiums received in cash	686 57 11,936 47
Premiums received in cash	686 57 11,936 47
Premiums received in cash. \$162,165 22  Deduct reinsurance, rebate, abatement, and return premiums 19,072 70  Actual cash premiums 19,072 70  Actual cash premiums Actual cash on stocks Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$15,416.07 occurring in previous years) \$86,929 67  Deduct salvages and reinsurance 4,352 95	686 57 11,936 47 \$155,715 56
Premiums received in cash	\$155,715 56
Premiums received in cash. \$162,165 22  Deduct reinsurance, rebate, abatement, and return premiums 19,072 70  Actual cash premiums Interest on mortgages of real estate. Interest on loans and bonds, and dividends on stocks  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$15,416.07 occurring in previous years) \$86,929 67  Deduct salvages and reinsurance 4,352 95  Net amount paid for losses  Cash dividends.  Commissions and brokerage.  Salaries and fees.	\$82,576 72 20,000 00
Premiums received in cash. \$162,165 22  Deduct reinsurance, rebate, abatement, and return premiums 19,072 70  Actual cash premiums Interest on mortgages of real estate. Interest on loans and bonds, and dividends on stocks  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$15,416.07 occurring in previous years) \$86,929 67  Deduct salvages and reinsurance 4,352 95  Net amount paid for losses  Cash dividends.  Commissions and brokerage.  Salaries and fees.  Taxes.	\$82,576 72 20,000 00 28,540 95
Premiums received in cash. \$162,165 22  Deduct reinsurance, rebate, abatement, and return premiums 19,072 70  Actual cash premiums Interest on mortgages of real estate. Interest on loans and bonds, and dividends on stocks  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$15,416.07 occurring in previous years) \$86,929 67  Deduct salvages and reinsurance 4,352 95  Net amount paid for losses  Cash dividends.  Commissions and brokerage.  Salaries and fees.	\$82,576 72 20,000 00 28,540 95 13,587 78

	VI	. MISCELLA	ANEOUS.		
Risks and Premiums.					
In force on t	the 31st day of Dec	ember of the r	Fi	re.	Premiums.
	:			665,603	\$144,817 5E
	enewed during the			363,021	163,336 89
	tals			28,624	\$308,154 40
De	duct those expired a			45,563	153,686 13
	In force at the en			283,061	\$154,468 27
	Deduct amount re	insured		301,902	2,068 20
	Net amount	in force	\$17,9	981,159	\$152,400 07
	Recapitulatio	n of Fire Ris	ks and Premi	iums.	
Year written.	Term.	Amount covered.	Gross premiums charged.	unearned	Premiums unearned.
1886	One year or less.	\$14,255,815	\$126,467 35		\$63,233 68
1885)	Two years	29,151	194 62	•	48 65
1886)		31,133	502 87		377 15
1884	Th	729,664	5,228 86		871 47
1885	Three years	1,095,969	6,993 46		3,496 73
1883		1,497,163	9,872 08	-	8,226 74
1884		12,500 2,000	30 00		IO 22 II 25
1885	Four years	3,400	68 oc		42 50
1886		3,000	22 50	9	19 69
1882		50,200	477 60		47 76
1883		66,400	619 42		185 83
1884	Five years	59,000	442 12		221 06
1885		56,300	465 50	7-10	325 85.
ر 1886		89,464	933 96	9-10	840 57
Total	s	\$17,981,159	\$152,400 07		\$77,959 15
Premiums re	ceived since the org	ganization of th	ne Company		\$2,438,584 00
	since the Company				1,200,799 00
Cash divider	nds declared				583,500 00
Stock divide	nds declared	. <b></b>			50,000 00
Stock owned	by directors at par	value			88,500 00
Losses incur	red during the year.			• • • • • •	82,448 42
Loaned to st	ockholders not offic	ers		• • • • • •	10,000 00
Business in Connecticut, 1886.					
Fire risks tal	en (no inland)				\$332,826 00
Premiums re	ceived				3,165 42
	• • • • • • • • • • • • • • • • • • • •				3,045 36
Losses incur	red				4,012 73

#### NEWARK FIRE INSURANCE COMPANY,

#### NEWARK, N. J.

Commenced Business, May 14, 1810.

CHARLES S. HAINES, President.

JOHN J. HENRY, Secretary.

Attorney in Connecticut, Insurance Commissioner.

I.	CAPITAL.		
Whole amount of capital actually paid	up in cash		\$250,000 00
, II.	ASSETS.		
Value of real estate owned by the Com			\$53,800 00
Loans on bond and mortgage (first lier	, ·	•	306,185 00
interest due			300,103 00
terest due (of which \$3,000 is in ]			6,300 00
Interest due and accrued on bond and	mortgage loans.		5,342 40
Value of lands mortgaged			
Buildings (insured for \$394,0	50 00)	432,960 00	
Total		\$861,850 00	
Stocks 'and Bond	's organized by the	Comphania	
	s owned by the	company.	
	Par Value.	- 1	
United States Bonds—			
United States 3 p. c. reg	Par Value.	Market Value.	
United States 3 p. c. reg United States 4 p. c. reg	Par Value.	Market Value.	
United States 3 p. c. reg United States 4 p. c. reg BANK STOCKS—	Par Value. \$100,000 00 50,000 00	Market Value. \$100,000 00 63,875 00	
United States 3 p. c. reg United States 4 p. c. reg  BANK STOCKS— National Newark Banking Co	Par Value. \$100,000 00 50,000 00	Market Value. \$100,000 00 63,875 00 10,010 00	
United States 3 p. c. reg United States 4 p. c. reg  BANK STOCKS—  National Newark Banking Co  Newark City National	Par Value.  \$100,000 00 50,000 00  7,700 00 13,250 00	Market Value.  \$100,000 00 63,875 00  10,010 00 17,225 00	
United States 3 p. c. reg United States 4 p. c. reg  BANK STOCKS—  National Newark Banking Co  Newark City National  National State	Par Value. \$100,000 00 50,000 00	Market Value. \$100,000 00 63,875 00 10,010 00	=
United States 3 p. c. reg United States 4 p. c. reg  BANK STOCKS— National Newark Banking Co Newark City National National State.  MISCELLANEOUS—	Par Value. \$100,000 00 50,000 00 7,700 00 13,250 00 11,400 00	Market Value. \$100,000 00 63,875 00 10,010 00 17,225 00 14,250 00	=
United States 3 p. c. reg. United States 4 p. c. reg.  BANK STOCKS— National Newark Banking Co. Newark City National National State.  MISCELLANEOUS— Morris & Essex R. R. Co. stock.	Par Value.  \$100,000 00 50,000 00  7,700 00 13,250 00 11,400 00  20,000 00	Market Value.  \$100,000 00 63,875 00 10,010 00 17,225 00 14,250 00 27,600 00	-
United States 3 p. c. reg United States 4 p. c. reg  BANK STOCKS— National Newark Banking Co Newark City National National State.  MISCELLANEOUS—	Par Value. \$100,000 00 50,000 00 7,700 00 13,250 00 11,400 00	Market Value.  \$100,000 00 63,875 00 10,010 00 17,225 00 14,250 00 27,600 00	•
United States 3 p. c. reg. United States 4 p. c. reg.  BANK STOCKS—  National Newark Banking Co. Newark City National National State.  MISCELLANEOUS—  Morris & Essex R. R. Co. stock. East Orange Improvement bond.	Par Value.  \$100,000 00 50,000 00  7,700 00 13,250 00 11,400 00  20,000 00 6,181 43 20,000 00	Market Value.  \$100,000 00 63,875 00 10,010 00 17,225 00 14,250 00 27,600 00 6,552 31 24,000 00	263,512 3F

Loans on Collateral.

Merchants Ins. Co. stock..... \$1,000 \$1,000 1,000 00

Par Val. Market Val. Amt. Loaned.

Cash in Company's principal office	2,405	48
Cash deposited in bank	45,925	
Interest due and accrued on stocks	2,695	_
Interest due and accrued on collateral loans		00
Gross premiums in due course of collection	14,087	56
Bills receivable, not matured, taken for premiums	292	
Rents due and accrued	375	
Assets of the Company at their actual value	\$701,927	17
Table of the company at their actual value	101-19-1	77
III. LIABILITIES.		
Losses adjusted and unpaid\$310 22		
Losses reported and unadjusted 6,911 00		
Losses resisted		
Gross amount of unpaid losses	\$10,274	15
Unearned premiums on risks, one year or less \$67,302 48		
Unearned premiums on risks, more than one year 44,682 89		
Unearned premiums as computed above	111,985	37
Commissions and brokerage	3,065	
Taxes	203	
Cash dividends to stockholders remaining unpaid	7,095	71
Liabilities, except capital stock and surplus	\$132,624	49
Capital stock	250,000	00
Surplus beyond all liabilities	319,302	98
Total liabilities, including capital and surplus	\$701,927	47
2000	*1,5-1	Τ,
IV. INCOME DURING THE YEAR.		
Premiums received in cash		
Deduct reinsurance, rebate, abatements, and return		
premiums		
Actual cash premiums	\$168,796	30
Interest on mortgages of real estate	16,228	_
Interest on loans and bonds, and dividends on stocks	12,048	
Rents	844	00
Actual cash income	\$197,917	30
	#-2132-1	37
V. EXPENDITURE DURING THE YEAR.	v	
Amount paid for losses (including \$9,624.12 occur-		
ring in previous years)		
Deduct reinsurance		
Net amount paid for losses	\$91,588	89
Cash dividends	25,643	95
Commissions and brokerage	35,056	98
Salaries and fees	15,254	
Taxes	5,648	-
All other payments	12,044	69
Actual cash expenditure	\$185,237	51

Totals		Risks and Pres	miums.		
Totals	In force on the 31st day of Dec	cember of the r	reced-	Fire.	Premiums.
Written or renewed during the year   20,354,051   189,687 96     Totals   \$44,397,340   \$398,737 49     Deduct those expired and marked off   18,876,623   174,496 33     In force at the end of the year   \$25,520,717   \$224,241 16     Deduct amount reinsured   759,587   6.541 75     Net amount in force   \$24,761,130   \$217,699 41     Recapitulation of Fire Risks and Premiums   Fraction unearned   \$67,302 48     1886   One year or less \$14,672,622 00   \$134,604 96   1-2   \$67,302 48     1885   Two years   25,990 00   189 08   1-4   47 27     1886   Three years   25,950 00   197 13   3-4   147 85     1885   Three years   2,506,737 00   19,378 37   1-2   9,689 19     1885   Three years   2,506,737 00   19,378 37   1-2   9,689 19     1885   Three years   2,506,737 00   19,378 37   1-2   9,689 19     1885   Three years   2,506,737 00   19,378 37   1-2   9,689 19     1885   Three years   1,750 00   6 50   1-8   82     1884   Four years   1,750 00   17 50   3-8   6 57     1885   3,000 00   30 00   7-8   26 25     1885   338,716 00   3,649 51   1-10   364 96     1885   338,716 00   3,649 51   1-10   364 96     1885   347,401 00   3,511 39   7-10   2,457 98     1886   Totals   \$24,761,130 00   \$217,699 41   \$111,985 37     Premiums received since the organization of the Company   \$3,090,030 47     Losses paid stockholders   528,051 00     Stock owned by the directors at par value   27,620 00     Losses incurred during the year   90,905 02     Business in Connecticut, 1886.				4,043,2	89 \$209,049 53
Totals					
Deduct those expired and marked off				4.307.3	40 \$308.737 40
In force at the end of the year					
Deduct amount reinsured	•				
Net amount in force   \$24,761,130   \$217,699 41		•			
Recapitulation of Fire Risks and Premiums.           Year written.         Term.         Amount covered. covered.         Gross Premiums charged. sunearned. charged.         Premiums unearned. unearned. for sunearned.         Premiums unearned. for sunearned. sunearned.         Premiums unearned. for sunearned. for sunearned					
Year written.         Term.         Amount covered. overed.         Gross Premiums charged.         Fraction unearned.         Premiums unearned.           1886.         One year or less \$14,672,622 oo         \$134,604 96         1-2         \$67,302 48           1885.         Two years.         25,990 oo         189 08         1-4         47 27           1886.         24,67,488 oo         19,169 32         1-6         3,194 89           1885.         Three years.         2,506,737 oo         19,378 37         1-2         9,689 19           1883.         750 oo         6 50         1-8         82           1884.         Four years.         1,750 oo         17 50         3-8         6 57           1885.         3,900 oo         66 75         5-8         41 72           1886.         3,000 oo         30 oo         7-8         26 25           1882.         338,716 oo         3,649 51         1-10         364 96           1883.         257,095 oo         2,527 30         3-10         758 19           1884.         Five years.         280,425 oo         3,087 28         1-2         1,543 64           1885.         347,401 oo         3,511 39         7-10         2,457 98	Net amount	in force	\$24	4,761,1	30 \$217,699 41
written.         Term.         covered.         charged.         unearned.         unearned.           1886.         One year or less \$14,672,622 00         \$134,604 96         1-2         \$67,302 48           1885.         Two years.         25,990 00         189 08         1-4         47 27           1886.         25,050 00         197 13         3-4         147 85           1884.         2,467,488 00         19,169 32         1-6         3,194 89           1885.         Three years.         2,506,737 00         19,378 37         1-2         9,689 19           1883.         750 00         6 50 1-8         82           1884.         1,750 00         17 50 3-8         6 57           1885.         9,900 00         66 75 5-8         41 72           1886.         3,000 00         30 00 7-8         26 25           1882.         338,716 00         3,649 51         1-10         364 96           1883.         257,095 00         2,527 30         3-10         758 19           1884.         Five years.         280,425 00         3,087 28         1-2         1,543 64           1885.         347,401 00         3,511 39         7-10         2,457 98	Recapitulatio	on of Fire Ris	ks and Pren	niums.	
1886       One year or less \$14,672,622 oo       \$134,604 96       1-2       \$67,302 48         1885       Two years       25,990 oo       189 o8       1-4       47 27         1886       25,050 oo       197 13       3-4       147 85         1884       2,467,488 oo       19,169 32       1-6       3,194 89         1885       Three years       2,506,737 oo       19,378 37       1-2       9,689 19         1883       750 oo       6 50 1-8       82         1884       1,750 oo       17 50 3-8       6 57         1885       9,900 oo       66 75 5-8       41 72         1883       3,000 oo       30 oo 7-8       26 25         1883       257,095 oo       2,527 30       3-10       758 19         1884       Five years       280,425 oo       3,087 28       1-2       1,543 64         1885       347,401 oo       3,511 39 7-10       2,457 98         1886       \$24,761,130 oo       \$217,699 41       \$111,985 37         Premiums received since the organization of the Company       \$3,090,030 47         Losses paid since the Company organized       1,269,396 28         Cash dividends paid stockholders       <					
1885					
1886	788r			•	" 175
1884	1 WO VEALS				
Three years	1884	0. 0		•	
1883	1885 Three years	2,506,737 00	19,378	37 I	0
1883		3,329,637 00	26,014	92 5	-6 21,679 10
1885		750 00	6	50 1	-8 82
1885	1884 Four years	1,750 00	17	50 3	-8 6 57
1882		9,900 00	66	75 5	-8 41 72
1883       257,095 00       2,527 30       3-10       758 19         1884       Five years       280,425 00       3,087 28       1-2       1,543 64         1885       347,401 00       3,511 39       7-10       2,457 98         1886       \$24,761,130 00       \$217,699 41       \$111,985 37         Premiums received since the organization of the Company       \$3,090,030 47         Losses paid since the Company organized       1,269,396 28         Cash dividends paid stockholders       528,051 00         Stock owned by the directors at par value       27,620 00         Losses incurred during the year       90,905 02         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$379,022 70         Premiums received       3,714 94         Losses paid       2,747 32	1886	3,000 00	30	00 7	-8 26 25
1884	1882	338,716 00	3,649	51 1-	10 364 96
1885	1883	257,095 00	2,527	30 3-	10 758 19
1886	1884 Five years	280,425 00	3,087	<b>2</b> 8 I	-2 1,543 64
Totals \$24,761,130 00 \$217,699 41 \$111,985 37  Premiums received since the organization of the Company \$3,090,030 47  Losses paid since the Company organized 1,269,396 28  Cash dividends paid stockholders 528,051 00  Stock owned by the directors at par value 27,620 00  Losses incurred during the year 90,905 02  Business in Connecticut, 1886.  Fire risks taken (no inland) \$379,022 70  Premiums received 3,714 94  Losses paid 2,747 32			3,511	39 7-	10 2,457 98
Premiums received since the organization of the Company       \$3,090,030 47         Losses paid since the Company organized       1,269,396 28         Cash dividends paid stockholders       528,051 00         Stock owned by the directors at par value       27,620 00         Losses incurred during the year       90,905 02         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$379,022 70         Premiums received       3,714 94         Losses paid       2,747 32	1886 j	494,569 00	5,249	40 9-	10 4,724 46
Losses paid since the Company organized       1,269,396 28         Cash dividends paid stockholders       528,051 00         Stock owned by the directors at par value       27,620 00         Losses incurred during the year       90,905 02         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$379,022 70         Premiums received       3,714 94         Losses paid       2,747 32	Totals	24,761,130 00	\$217,699	41 .	\$111,985 37
Cash dividends paid stockholders.       528,051 00         Stock owned by the directors at par value.       27,620 00         Losses incurred during the year.       90,905 02         Business in Connecticut, 1886.         Fire risks taken (no inland).       \$379,022 70         Premiums received.       3,714 94         Losses paid.       2,747 32	Premiums received since the org	anization of the	Company		\$3,090,030 47
Stock owned by the directors at par value       27,620 00         Losses incurred during the year       90,905 02         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$379,022 70         Premiums received       3,714 94         Losses paid       2,747 32		0			
Business in Connecticut, 1886.         Fire risks taken (no inland).       \$379,022 70         Premiums received.       3,714 94         Losses paid.       2,747 32					
Business in Connecticut, 1886.         Fire risks taken (no inland)       \$379,022 70         Premiums received       3,714 94         Losses paid       2,747 32					
Fire risks taken (no inland)       \$379,022 70         Premiums received.       3,714 94         Losses paid.       2,747 32	Losses incurred during the year	· · · · · · · · · · · · · · · · · · ·	• • • • • • • • • •		90,905 02
Premiums received.       3,714 94         Losses paid.       2,747 32	Busir	ness in Connect	icut, 1886.		
Premiums received.       3,714 94         Losses paid.       2,747 32	Fire risks taken (no inland)				. \$379,022 70
Losses paid. 2,747 32	·				
Lorses incurred	Losses paid				
	Lorses incurred				2,714 69

#### NEW HAMPSHIRE FIRE INSURANCE COMPANY,

#### MANCHESTER, N. H.

Commenced Business, April, 1870.

#### J. A. WESTON, President.

J. C. FRENCH, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$1,000,000 00
Whole amount of capital actually paid up in cash	\$500,000 00
II. ASSETS.	
II. ASSETS.	
Loans on bond and mortgage (first liens), more than one year's	
interest due	\$198,846 86

crest due	<b></b>
Value of lands mortgaged	\$346,332 00
Buildings (insured for \$149,375)	232,400 00
Total	\$578,732 00

#### Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States and State Bonds-	-	
United States	\$250,000 00	\$317,500 00
State of New Hampshire 6 p. c	10,000 00	12,500 00
MUNICIPAL AND COUNTY BONDS—		
Manchester, N. H., city, 6 p. c	47,200 00	54,000 00
St. Louis, Mo., city, 6 p. c	1,000 00	1,000 00
Chicago, Ill., city, 7 p. c	10,000 00	12,000 00
Zanesville, Ohio, city, 8 p. c	10,000 00	, 10,700 00
Marietta, Ohio, city, 8 p. c	10,000 00	11,300 00
Concord, N. H., city, 6 p. c	1,000 00	1,200 00
Hillsborough County, N. H., 6 p.c.,	5,000 00	5,500 00
Topeka, Kansas, water, 6 p. c	20,000 00	20,000 00
RAILROAD BONDS-		
Michigan Air Line 8 p. c	10,000 00	11,000 00
Maine Central 6 p. c	10,000 00	12,000 00
Bur. & Mo. River (in Iowa) 7 p. c.,	10,000 00	11,500 00
Chic., Bur. & Quincy 7 p. c	15,000 00	19,500 00
Chi., Bur. & Quincy D. E. 4 p. c.,	10,000 00	9,800 00
Jack., Lansing & Saginaw 8 p. c	10,000 00	11,000 00
N. Y. & N. E. 7 p. c	10,000 00	12,200 00
200 21 00 210 21 / Protestition	10,000 00	12,200 00

	Par Value.	Market Value.	
N. Y. & N. E. 6 p. c	\$10,000 00	\$11,700 00	
Union Pacific 8 p. c	25,000 00	29,500 00	
Union Pacific Trust 5 p. c	10,000 00	9,300 00	
Oregon Short Line 6 p. c	10,000 00	10,600 00	
Boston, Concord & Montreal 6 p.c.,	62,000 00	65,720 <b>0</b> 0	
Chi. & W. Michigan 5 p. c	25,000 00	25,000 00	
Chi., Bur. & Northern 5 p. c	5,000 00	5,100 00	
N. M. & S. P. 7 p. c	10,000 00	12,500 00	
RAILROAD STOCKS-			
Suncook Valley	4,000 00	.4,600 <b>0</b> 0	
N. Y. Central & Hudson River	10,000 00	11,200 00	
Norwich & Worcester	3,100 00	5,425 00	
Pemigewasset Valley	26,000 00	26,000 00	
Chicago, Burlington & Quincy	44,000 00	59,400 00	
Chicago, Burlington & Northern	3,000 00	2,400 00	
BANK STOCK—			
Mer. Nat'l, Manchester, N. H	10,000 00	12,500 00	
MISCELLANEOUS-			
Minneapolis Gas Light Co. 6 p. c. b.,	20,000 00	21,000 00	
Brainerd Water Co., 7 p. c. bds	5,000 00	5,500 00	
N. H. Trust Co. (debent.) b. 6. p. c.,	10,000 00	10,000 00	
Totals	\$731,300 00	\$860,145 00	860,145 00

#### Loans on Collateral.

	Par Va	l. Market Va	l. Amt. Loaned.
C., B. & Quincy R. R. stk	\$5,000 00	\$6,750 00	)
Nashua Card & Glazed Paper			\\$6,300 00
Co. stock	1,500 00	2,250 00	)
Manchester & Law. R. R. stk.,	800 00	1,624 00	)
Moline Plow Co., Moline, Ill.		1,624 oc 3,000 oo	2,900 00
stock	2,000 00	3,000 00	)
Nashua Card & Glazed Paper			
Co. stock	2,500 00	3,750 00	2,300 00
People's Sav. Bk. book, No.			)
632 balance	2,654 67	2,654 67	
Boston Water Power Co stk.,		1,350 00	3,000 00
Manchester Mills stock	500 00	700 00	J
Manchester & Law R. R. stk.	10,000 00	20,300 00	3,500 00
Pullman Palace Car Co. stk	3,600 00	5,040 00	3,100 00
N. Y. C. & H. R. R. R. stk.,	2,400 00	2,688 <b>oo</b>	2,050 00
C., B. & Quincy R. R. stk	400,00	540 00	3 2,030 00
Amoskeag Manuf. Co. Man-			
chester, N. H., stock	1,000 00	2,235 00	1,562 50
Guaranty Sav. Bk., guar. fund,			
Manchester, N. H	1,200 00	1,200 00	1,000 00
N. Y. C. & H. R. R. R. stk.,	5,000 00	5,600 00	7,200 00
L. S. & M. S. R. R. stock	5,000 00	4,900 <b>0</b> 0	,,======
Totals	\$43,554 67	\$64,581 67	\$32,912 50 32,912 50

Cash in Company's office	6,158	51
Cash in bank	41,765	_
Interest due and accrued on stocks and bonds	)	13
Interest due and accrued on collateral loans	7,995	00
Gross premiums in due course of collection		0.0
Gross premiums in due course of conection	44,040	
Assets of the Company at their actual value	\$1,191,863	33
	,	
° III. LIABILITIES.		
Losses adjusted and unpaid \$20,422 00		
Losses reported and unadjusted 40,000 00		
Losses resisted		
2,500 00		
Gross amount of unpaid losses	\$62,92 <b>2</b>	00
Unearned premiums on risks, one year or less \$213,484 64		
Unearned premiums on risks, more than one year 168,897 54		
Unearned premiums as computed above	382,382	τ 8
Commissions and brokerage	8,800	
Total liabilities, except capital stock and surplus	\$454,104	18
Capital stock	500.000	
Surplus beyond all liabilities	237,759	
-		
Total liabilities, including capital and surplus	\$1,191,863	33
IV. INCOME DURING THE YEAR,		
Premiums received in cash \$719,480 03		
Premiums received in cash	,	
Premiums received in cash		
Premiums received in cash	<b>\$615.300</b>	28
Premiums received in cash	\$615,300 10.222	
Premiums received in cash. \$719,480 03  Deduct reinsurance, rebate, abatement, and return premiums 104,179 75  Actual cash premiums. 101,179 75  Actual cash premiums. 101,179 75	10,233	78
Premiums received in cash \$719,480 o3  Deduct reinsurance, rebate, abatement, and return premiums 104,179 75  Actual cash premiums.  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks.		78
Premiums received in cash. \$719,480 03  Deduct reinsurance, rebate, abatement, and return premiums 104,179 75  Actual cash premiums. 101,179 75  Actual cash premiums. 101,179 75	10,233	78 85
Premiums received in cash \$719,480 o3  Deduct reinsurance, rebate, abatement, and return premiums 104,179 75  Actual cash premiums.  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks.	10,233 42,493	78 85
Premiums received in cash \$719,480 o3  Deduct reinsurance, rebate, abatement, and return premiums 104,179 75  Actual cash premiums.  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks.	10,233 42,493	78 85
Premiums received in cash \$719,480 o3  Deduct reinsurance, rebate, abatement, and return premiums 104,179 75  Actual cash premiums.  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks.	10,233 42,493	78 85
Premiums received in cash \$719,480 o3  Deduct reinsurance, rebate, abatement, and return premiums 104,179 75  Actual cash premiums.  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks.	10,233 42,493	78 85
Premiums received in cash \$719,480 o3  Deduct reinsurance, rebate, abatement, and return premiums 104,179 75  Actual cash premiums.  Interest on mortgages of real estate.  Interest on loans and bonds, and dividends on stocks.	10,233 42,493	78 85
Premiums received in cash. \$719,480 03  Deduct reinsurance, rebate, abatement, and return premiums 104,179 75  Actual cash premiums. 104,179 75  Actual cash of real estate. Interest on loans and bonds, and dividends on stocks. Actual cash income V. EXPENDITURE DURING THE YEAR.	10,233 42,493 \$668,027	78 85 91
Premiums received in cash	\$668,027 \$325,589	78 85 91
Premiums received in cash	\$668,027 \$325,589 \$0,000	78 85 91 58 00
Premiums received in cash	\$325,589 40,000 121,902	78 85 91 58 00 91
Premiums received in cash	\$325,589 40,000 121,902 29,102	78 85 91 58 00 91 76
Premiums received in cash	\$325,589 40,000 121,902 29,102 16,347	78 85 91 58 00 91 76 00
Premiums received in cash	\$325,589 40,000 121,902 29,102	78 85 91 58 00 91 76 00
Premiums received in cash	\$325,589 40,000 121,902 29,102 16,347	78 85 91 58 00 91 76 00 98

In force on the 31st day of December of the preceding year	<b>\$52</b> ,676,768 62,042,020	\$596,829 53 715,380 62
Totals  Deduct those expired and marked off	\$114,718,788 52,206,998	\$1,312,210 15 574,027 13
In force at the end of the year,  Deduct amount reinsured	\$62,511,790 2,632,737	\$738,183 02 33,824 91
Net amount in force	\$59,879,053	\$704,358 11

# Recapitulation of Fire Risks and Premiums.

Year		Amount	Gross premiums	Fraction	Premiums
written.	Term	covered.	charged.	unearned	. unearned.
1886	One year or less	\$34,836,976	\$426,969 27	1-2	\$213,484 64
1885	T	235,852	2,114 10	I-4	528 53
1886	Two years	414,292	3,217 50	3-4	2,413 13
1884		1,233,802	11,870 13	1-6	1,978 35
1885	Three years	4,033,573	57,205 56	1-2	28,602 78
1886 J		6,566,766	70,447 46	5-6	58,706 20
1883		826,810	8,114 20	1-8	1,014 27
1884	Four years	947,171	9,312 27	3-8	3,492 09
1885	Tour years	779,746	7,265 50	5-8	4,540 90
1886 j		789,967	7,550 67	7-8	6,606 81
1882		1,286,198	13,714 54	1-10	1,371 45
1883		1,183,869	11,617 10	3-10	3,485 13
1884	Five years	1,413,080	15,409 48	I-2	7,704 74
1885		2,265,133	25,710 64	7-10	17,997 44
1886		3,065,818	33,839 69	9-10	30,455 72
To	tals	\$59,879,053	\$704,358 11		\$382,382 18
Premiums received since the organization of the Company \$4,464,43					4,464,436 96

Premiums received since the organization of the Company	\$4,464,436 96
Losses paid since the Company organized	2,316,964 27
Cash dividends paid stockholders	364,000 00
Stock owned by directors at par value	154,300 00
Losses incurred during the year	338,092 98

# Business in Connecticut, 1886.

Fire risks taken (no inland)	\$2,319,891 00
Premiums received	27,585 26
Losses paid	13,603 81
Losses incurred	10,428 10

### NEW YORK BOWERY FIRE INSURANCE COMPANY,

#### NEW YORK, N. Y.

Commenced Business, September, 1833.

JOHN A. DELANOY, JR., President. CHARLES A. BLAUVELT, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of capital actually paid up in cash	\$300,000 00
II. ASSETS.  Loans on bond and mortgage (first liens), not more than one year's interest due.  Interest accrued on bond and mortgage loans.  Value of lands and buildings mortgaged  Buildings (insured for \$75,000.00)	35,400 00 255 25

# Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States Bonds—		
United States 4 p. c. reg	\$400,000 00	\$516,000 00
United States 4 1/2 p. c. coupon	35,000 00	38,675 00
RAILROAD BONDS—		
Canada Southern 1st mort. 5 p.c	20,000 00	21,600 00
Chic. & N. W. sinking fund 5 p.c,	10,000 00	10,900 00
Long Island con. mort. 5 p. c	20,000 00	23,000 00
Northern Pacific 1st mort. 6 p. c	10,000 00	11,900 00
Michigan Central 5 p. c. 1st m	20,000 00	21,800 00
Broadway & Seventh Avenue 5 p. c.,	21,000 00	22,470 00
RAILROAD STOCKS—		
New York, Lackawanna & Western,	10,000 00	10,500 00
Chicago, Rock Island & Pacific	20,000 00	25,400 00
Totals	\$566,000 00	\$702,245 00

#### Loans on Collateral.

702,245 00

	Par Val. Ma	rket Val. Am	t. Loaned.
Importers & Trad. Nat. Bk. stk.,	\$300	\$900 \	\$3,600
Park National Bank stock	2,200	\$900 } 3,550 }	Ψ3,000
Chesa. &O. R.R. bond ser. "A,"	1,000	1,080	700
Union Pacific R. R. s. f. bond	1,000	1,150	1,000

11211 10101 2011				
	Par Val.	Market Val.	Amt. Loaned.	
Merchants Ins. Co., Newark	\$500	\$750)		
Mercantile Ins. Co., N. Y	500	375	\$800	
Rens. & Sara. R.R. 7 p.c. 1st m.,	1,000	1,300	1,000	
	1			
Michigan Central R. R. stock	11,600	10,000	4,500	
Lex. & Big Sandy R. R. 1st m	12,000	12,840)		
L., N. O. & Texas R. R. Ist m.,	6,000	5,400	22,000	
West Shore R. R. 1st mort	8,000	8,320)		
Totals	\$44,100	\$45,665	\$33,600	33,600 00
Cash in principal office				18,366 48
Cash deposited in bank				8,049 62
Interest due and accrued on collat				644 18
Gross premiums in due course of				39,145 26
All other property				190 00
			_	
Assets of the Company a	t their actu	al value		\$837,895 79
777	T TADT	TTTTTC		
	I. LIABI			
Losses adjusted and unpaid			11,918 59	
Losses reported and unadjusted			35,412 82	
Losses resisted			5,000 00	
Gross amount of unpaid	losses	\$	52,331 41	
Deduct reinsurance			6,608 96	
			-	#
Net amount of unpa				\$45,722 45
Unearned premiums on risks, one	•			
Unearned premiums on risks, more	e than one	year	64,962 48	
Unearned premiums as of	computed al	pove		200,684 77
Commissions and brokerage				6,900 00
Due and accrued for salaries, etc.				5,858 00
Taxes				None.
				#272 767 22
Total liabilities except ca	-	_		\$259,165 22
Capital stock				300,000 00
Surplus beyond all liabili	ties		• • • • • • • •	278.730 57
Total liabilities, incl	uding capita	al and surplus		\$837,895 79
		-		
IV. INCOM	E DURI	NG THE Y	EAR.	
Premiums received in cash		0#	77 226 27	
Dodget reingurence rebets	om out		77,330 05	
Deduct reinsurance, rebate, abat				
premiums			33,399 74	
Actual cash premiums				\$343,936 31
Interest on mortgages of real estat-				2,329 60
Interest on loans and bonds, and d				25,529 00
				\$371,794 91
Actual cash income				#3/1,/94 91

### V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$53,140.16 occurring in previous years)\$256,003	
Net amount paid for losses	_ \$208,900 25
Cash dividends	
Commissions and brokerage	75,110 99
Salaries, fees, etc	
Taxes	6,120 04
All other payments	20,136 02
Actual cash expenditure	\$381,816 56

### VI. MISCELLANEOUS.

Risks and Premiu	ms.			
In force on the 31st day of December of the preced-	Fire.		Premiun	ns.
ing year	\$65,558,023	00	\$547,472	85
Written or renewed during the year	49,641,325	00 ′	438,713	32
Totals	\$115,199,348	00	\$986,186	17
Deduct those expired and marked off	54,547,336	00	514,383	74
In force at the end of the year	\$60,652,012	00	\$471,802	43
Deduct amount reinsured	8,349,240	00	87,219	95
Net amount in force	\$52,302,772	00	<b>\$384,582</b>	48

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premium	ns Fraction uncarned.	Premiums
1886	One year or less	\$32,570,452			unearned.
	•		\$271,444 5		\$135,722 29
1885	Two years	127,433	798 9	4 I-4	199 73
1886 }	Two years	115,125	724 2	7 3-4	543 21
1884		3,891,927	22,953 2	ı 1-6	3,825 53
1885	Three years	5,119,671	20,240 8	9 1-2	10,120 44
1886		6,980,157	40,882 0	2 5-6	34,068 35
1883		11,250	118 5	6 1-8	14 82
1884	T	15,005	148 7	5 3-8	55 77
1885	Four years	24,253	317-9	2 5-8	198 70
1886 j		17,034	236 7	2 7-8	207 13
1882		395,506	2,160 7	9 1-10	216 07
1883	Ť	601,370	4,618 1	4 3-10	1,385 43
1884	Five years	931,423	7,331 9	2 I-2	3,665 96
1885		595,284	4,431 4	8 <b>7-10</b>	3,101 98
1886		906,882	8,174 2	8 9-10	7,356 86
Tot	als	\$52,302,772	\$384,582 4	8	\$200,682 27

Premiums received since the organization of the Company	\$6,924,028 77
Losses paid since the Company organized	3,205,086 25
Cash dividends paid stockholders	2,780,500 00
Stock owned by directors at par value	64,300 00
Losses incurred during the year	185,875 10
Loaned to officers and directors	64,300 00
Loaned to officers and stockholders	1,000 00
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$1,559,419 00
Premiums received	16,346 68
Losses paid	2,792 97
Losses incurred	2,945 35

# NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, August, 1850.

PETER NOTMAN, President.

WEST POLLOCK, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of capital actually paid up in cash	\$500,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$113,000 00
Loans on bond and mortgage (first liens), not more than one year's	
interest due	34,300 00
Interest accrued on bond and mortgage loans	1,029 00
Value of lands mortgaged \$34,250 00	
Buildings (insured for \$40,250) 40,250 00	
Total\$74,500 00	

### Stocks and Bonds owned by the Company.

United States Bonds-	Par Value.	Market Value.
United States 6 p. c. currency reg.,	\$33,000 00	\$43,890 00
United States 4 p. c. reg., 1907	565,000 00	720,375 00
United States 41/2 p. c. reg., 1891,	135,000 00	149,175 00

	Par Va	lue.	Market V	Jalue.	
MUNICIPAL BONDS—					
Jersey City 6 p. c. water & loan, 1891,	\$6,000	00	\$6,600	00	
Jersey City 6 p. c., 1904	16,000	00	19,200	00	
Jersey City 7 p. c. coup., 1913	8,000	00	10,200	00	
Wichita, Kansas, city	5,019	00	5,019	00	
Railroad Bonds-					
N. Y., Chi. & St. Louis 6 p. c	50,000	00	48,500	00	*
Albany & Sus. 1st m. c., 1906, 7 p. c.	50,000	00	66,500	00	
L. E. & W., 1st m. 6 p. c. 1919	15,000	00	16,500	00	
Lafayette, Bloomington & Muncie,					
1st mort. 6 p. c	35,000	00	38,675	00	
Chi., Mil. & St. P. 6 p. c., 1910	50,000	00	59,250	00	
St, L. & I. Mt., C. & F. 7 p. c. 1891,	50,000	00	55,000	00	
Fremont, Elkhorn & Mo. Valley 6					
p. c., 1933	50,000	00	60,000	00	
N. Y., West Shore & Buffalo	25,000	00	26,250	00	
St. Paul & No. Pacific, 1923	25,000	00	30,000	00	
M., La. & T. R. R. & S. S. Co	25,000	00	31,500	00	
James River	25,000	00	27,250		
N. Y. Elevated Co	20,000	00	25,200	00	
Morris & Essex 7 p. c	21,000	00	28,350	00	
BANK STOCKS—					
American Exchange National	35,100	00	49,140	00	
American Loan & Trust Co	10,000	00	12,700		
RAILROAD STOCKS-					
Toledo & Ohio Central	6,250	00	3,812	00	
Long Island	20,000	00	19,000	00	
MISCELLANEOUS-					
Town of Lake, Ill. Gas Co. bonds,	20,000	00	20,300	00	
Chateaugay I. & O. Co. 6 p. c. bds.,	25,000	00	26,000	00	
Dundee Water Power & Land Co.,	•				
7 p. c. bonds	20,000	00	22,000	00	
Del. & Hud. Canal Co. stock	24,300	00	25,120	00	
Consolidated Gas Co. stock	50,000	00	40,250	00	
St. Paul, Minn., Gas Light Co.'s 1st					
m. bonds 6 p. c., 1915	15,000	00	16,200	00	
Totals	\$1,434,660	00	\$1.701.056	00	1,701,956 00
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#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.
Taylor Iron Co.stock	\$25,600	\$25,600 \	\$30,000
Lack. Iron & Coal Co.'s stock	36,000	\$25,600 } 36,000 }	#30,000
Lake Shore & M. S. R. R. stk.,	5,000	4,800 } 2,700 }	\$6,000
Fulton Munic. Gas Co	2,000	2,700 ∫	<i>#</i> 0,000
North River Bank stock	4,125	4,950	3,500
Totals	\$72,725	\$74,050	\$39,500

39,500 00

Cash in Company's principal office	16,022 26
Cash deposited in bank.	109,227 36
Interest due and accrued on stocks	17,273 00
Interest due and accrued on collateral loans	772 83
Gross premiums in due course of collection	261,350 72
All other property.	3,145 38
Assets of the Company at their actual value	\$2,297,576 55
III. LIABILITIES.	
Losses adjusted and unpaid; \$156,320 00	
Losses reported and unadjusted \$ \$150,320 00	
Losses resisted	
Gross amount of unpaid losses	\$173,500 00
Unearned premiums on risks, one year or less \$557,599 62	
Unearned premiums on risks, more than one year 529,621 57	
Unearned premiums as computed above	1,087,221 19
Commissions and brokerage	47,096 69
Cash dividends to stockholders remaining unpaid	418 50
Total liabilities, except capital stock and surplus	
Capital stock	500,000 00
Special reserve fund of stockholders	250,000 00
Surplus beyond all liabilities	239,340 17
Under special deposits in various States \$31,607 35	
Total liabilities, including capital stock and surplus	\$2,297,576 55
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
premiums	
Actual cash premiums	\$1,500,661 40
Interest on mortgages of real estate	2,193 00
Interest on loans and bonds, and dividends on stocks	65,245 90
Rents	5,657 42
Actual cash income	\$1,573,757 72
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses	
Deduct salvages and reinsurance	
Net amount paid for losses	\$824,536 11
Cash dividends paid stockholders	50,277 00
Commissions and brokerage	242,683 63
Salaries, fees, etc	119,584 00
Taxes	34,694 37
All other payments	157,051 77
Actual cash expenditure	\$1,428,826 88

	Risks and Pre	miums.		
In force on the 31st day of Dece		Fi	re.	Premiums.
ing year	•		383,101	\$1,898,934 11
Written or renewed during the	year		834,560	2,000,705 70
Totals		\$417,		\$3,899,639 81
Deduct those expired	and marked off		401,925	1,584,061 91
In force at the en	d of the year	\$256.	 81 <b>5,</b> 736	\$2,315,577 90
Deduct reinsuran	•		126,641	257,847 30
Net amount	in force	\$226,	689 <b>,0</b> 95	\$2,057,730 60
Recapitulati	on of Fire Ris	ks and Prem	iums.	
Year Term.	Amount covered.	Gross premius charged.	ns Fractio	on Premiums ed. unearned.
1886 One year or less	\$109,902,973			\$557,599 62
1885	1,697,067	17,256 7	2	4,314 19
1886 Two years	1,323,862	10,417 6	8 3-4	7,813 26
1884	16,492,953	135,332 1	o 1-6	22,555 35
1885 Three years	27,588,326	186,185 5	4 1-2	93 092 77
1886)	33,503,476	230,126 6	4 5-6	191,772 20
1883	1,045,139	10,007 9	8 1-8	1,250 99
1884 Four years	1,720,041	13,156 9	9 3-8	4,933 88
Four years	649,356	5,897 8	2 5-8	3,686 15
1886 j	772,732	9,266 6	2 7-8	8,108 26
1882	3,432,238	37,054 0		3,705 40
1883	4,247,538	48,944 8	_	14,683 44
1884 Five years	5,280,233	61,674 3		30,837 17
1885	7,811,335	83,102 6		58,171 86
1886	11,221,826	94,107 3	8 9-10	84,696 65
Totals	\$226,689,095	\$2,057,730 6	0	\$1,087;221 19
Premiums received since the or	ganization of th	e Company		\$21,082,831 27
Losses paid since the organizati	ion of the Comp	pany		10,952,683 12
Cash dividends paid stockhold	ers			1,934,000 00
Stock owned by the directors a	t par value			208,100 00
Losses incurred during the year	r			849,834 10
Loaned to stockholders and offi	cers			13.500 00
Special deposits for the exclusi	ve protection o	f policy-holde	rs in the	
States of Georgia, \$25,0	oo, liabilities,	\$12,913.89;	Virginia,	
\$25,000.00, liabilities, \$12	,842.65; North	Carolina, \$10	,000.00,	
liabilities, \$5,850.81.				
Busi	iness in Conne	cticut, 1886.		
Fire risks taken (no inland)				\$3,216,119 00
Premiums received				36,165 31
Losses paid				17,364 89
Losses incurred				13,703 90

#### NORTHWESTERN NATIONAL INSURANCE COMPANY,

#### MILWAUKEE, WIS.

Commenced Business, July 1, 1869.

ALEXANDER MITCHELL, President. JOHN P. McGregor, Secretary.

Attorney in Connecticut, Insurance Commissioner.

# I. CAPITAL. Whole amount of joint stock or guarantee capital authorized..... \$1,000,000 oo

whole amount of joint stock or guarantee	-		\$1,000,000	
Whole amount of capital actually paid up	• • • • • • • • • • • • • • • • • • • •	600,000	00	
II. A	ASSETS.			
Loans on bond and mortgage (first liens)	, not more th	nan one year's		
interest due			\$285,000	00
Loans on bond and mortgage (first liens),				
year's interest is due (of which \$2,500	<del>-</del>		2,500	00
Interest due and accrued on bond and m	ortgage loans		2,697	95
Value of lands mortgaged		\$461,000 00		
Buildings (insured for \$269,050	)	486,500 00		
Total		\$947,500 00		
Stocks and Bonds of	runed by the	Company.		
Harring Contains Board	Par Value.	Market Value	•	
United States Bonds—	*****	#20 = 622 22		
0	100,000 00	\$281,600 00		
United States 4½ p. c. reg United States 6 p. c. currency	100,000 00	110,500 00		
MUNICIPAL BONDS—	100,000 00	132,110 00		
Milwaukee city 4 p. c	109,000 00	110,362 50		
Milwaukee county 8 p. c	16,200 00	18,144 00		
Milwaukee city water 7 p. c	4,000 00	4,480 00		
RAILROAD BONDS—	4,000 00	4,400 00		
C., M. & St. P. 1st m., C. div., 7 p. c.	150,000 00	198,000 00		·
C.,M.& St.P.1st m., P.du C.d.,8 p.c.	•	20,250 00		
Totals \$			875,446	50
Cash in Company's principal office			547	21
Cash deposited in bank			150,098	
Interest accrued on bonds			1,034	60
Gross premiums in due course of collection			40,521	
All other property of the Company			5,600	00
Assets of the Company at their		_	\$1,363,445	87

#### III. LIABILITIES.

	\$18,405 20 27,022 50 3,850 00		
Gross amount of unpaid losses	1,666 67		
Net amount of unpaid losses		\$47,611 o	3
Unearned premiums as computed above  Commissions and brokerage		428,528 1 8,104 2 5,386 1	3
Total liabilities, except capital stock and surplus Capital stock		\$489,629 5 600,000 0 273,816 3	00
Total liabilities, including capital and surplus		\$1,363,445 8	7

# IV. INCOME DURING THE YEAR.

	Fire. N	Iarine and Inland.	
Premiums received in cash	\$554,469 90	\$14,581 01	
Deduct reinsurance, rebate, abate-			
ments, and return premiums	60,318 53	4,883 32	
Actual cash premiums	\$404.151 37	\$9,697 69	\$503,849 06
Interest on mortgages of real estate			13,651 83
Interest on loans and bonds, and divide			39,309 24
Actual cash income			\$556,810 13

### V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including	Fire. M	Iarine and Inland.	
\$29,967.25 of previous years)  Deduct salvage and reinsurance	\$221 <b>,5</b> 34 42 483 91	\$10,112 74 248 50	,
Net amount paid for losses Cash dividends Commissions and brokerage Salaries and fees Taxes All other payments			\$230,914 75 60,000 00 82,920 64 48,284 74 12,209 08 46,149 24
Actual cash expenditure			\$480,478 45

1,986 76

### VI. MISCELLANEOUS.

V I	. MISCELLI	III EOO.	.).			
	Risks and Pre	miums.		3'	D .	
In force on the 31st day of Dec	ember of the p	reced-	F	ire.	Premiums	•
ing year			\$58,6	92,166	\$721,514	72
Written or renewed during the	year		49,4	10,693	554,773	81
Totals			\$108,1	02,859	\$1,276,288	53
Deduct those expired	and marked off		41.5	67,145	470,344	00
In force at the en	d of the year		\$66,5	35.714	\$805.944	
Deduct amount re	einsured		4	99,667	6,015	80
Net amount	in force		\$66,0	36,047	\$799,928	73
			arine ar	nd Inland	l. Premium	s.
In force at the end of the year.	• • • • • • • • • • • • • • • • • • • •		\$250,0	00 00	\$1,000	00
Recapitulati	on of Fire Ris	sks and	Premii	unis.		
Year written, Term.	Amount covered.	Gross pro	emiums	Fractio		
1886 One year or less	\$24,176,631	\$293,8		I-2	d. unearned \$146,931	
1884	7,984,408		72 58	1-6	14,978	
1885 Three years	9,456,234	106,2	28 08	I-2	53,114	03
1886 J	11,585,008	126,3	64 58	5-6	105.303	80
1882	1,598,981	23,4	15 31	1-10	2,341	53
1883	1,918,614	• •	36 45	3-10	8,350	
Five years	2,459,998		90 26	I-2	17,193	-
1885	3,387,981		42 31	7-10	32,859	
1886 J	3,468,194	51,6	16 39	9-10	46,454	75
Totals	\$66,036,049	\$799,9	28 73		\$427,528	16
Premiums received since the org	ganization of the	he Comp	any		\$6,692,838	43
Losses paid since the Company					3,603,844	52
Cash dividends paid stockholder					687,000	00
Stock dividends declared					174,000	00
Stock owned by directors at pa					281,900	00
Losses incurred during the year	ear (fire, \$234	,600.38;	marin	e and		
inland, \$10,655.91; tornad	lo, \$1,177.55.)				\$246,433	84
Busi	ness in Connec	cticut, 18	886.			
Fire risks taken (no inland)					\$320,120	00
Premiums received					3,384	
Losses paid					2,328	

Losses incurred.....

#### PACIFIC FIRE INSURANCE COMPANY,

NEW YORK CITY, N. Y.

Commenced Business, April 29, 1851.

THOMAS F. JEREMIAH, President. FRANK T. STINSON, Secretary.

RAILROAD BONDS-

RAILROAD STOCK-

Broadway & Seventh Ave. 5 p. c.. 10,000 00

Syracuse, Bing. & N. Y. 7 p. c...

N. Y. Central & Hudson River...

10,500 00

5,725 00

489,512 50

6,850 00

5,000 00

5,000 00

Totals ...... \$413,000 00 \$489,512 50

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### T CAPITAL

1. (	CAPITAL.		
Whole amount of joint stock or guarant Whole amount of capital actually paid			\$200,000 00 200,000 00
II.	ASSETS.		
Value of real estate owned by the Com- Loans on bond and mortgage (first lier	s), not more t	han one year's	\$70,000 00
interest due	• • • • • • • • • • • • • • • • • • •		140,250 00
Interest accrued on bond and mortgage Value of lands mortgaged Buildings (insured for \$159,00		\$128,400 00	1,305 56
Total		\$307,800 00	
Stocks and Bonds	owned by the	Company.	
United States Bonds—	Par Value.	Market Value.	
United States 4 p. c. reg., 1907	\$121,000 00	\$154,728 75	
United States 4½ p. c. reg., 1891.	55,000 00	60,912 50	
United States 6 p. c. reg., 1895	28,000 00	35,000 00	
United States 6 p. c. reg., 1896	17,000 00	21,611 25	
United States 6 p. c. reg., 1897	15,000 00	19,481 25	
United States 6 p. c. reg., 1898  MUNICIPAL BONDS—	45,000 00	59,343 75	
New York City 3 p. c. school, 1894	112,000 00	115,360 00	

# Loans on Collateral.

250					
	Par Val.		Amt. Loaned.		
Star Fire Ins. Co. stock	\$1,000	\$600	\$450		
Peoples Fire Ins. Co. stock	500	525	400		
Eighth Ave. R. R. Co. stock	200	400	200		
Imp. & Traders Nat. Bank stock	2,000	6,000 }	1,975		
National Park Bank	500	835 }			
St. L., V. & T. H. R.R. bonds	5,000	5,950	5,000		
Totals	\$9,200	\$14,310	\$8,025	8,025	00
Cash in Company's principal office				6,021	29
Cash deposited in bank				8,920	63
Interest due and accrued on stock				4,360	00
Interest due and accrued on collate				36	88
Gross premiums in due course of				24,747	
Rents due and accrued				208	
All other property				465	
					_
Assets of the Compa	any at their a	ctual value		\$753,853	51
	. LIABIL				
Losses adjusted and unpaid		\$1	7,975 00		
Losses reported and unadjusted			9,475 00		
Losses resisted			1,150 00		
Gross amount of unpaid	losses			\$28,600	00
Unearned premiums on risks, one		<b>\$</b> 0	0.334 35		
Unearned premiums on risks, more		ear . 5	8,149 25		
				TEH 483	60
Unearned premiums as co	_			157,483	
Commissions and brokerage				4,027	
All other demands against the Con-	npany			821	87
Total liabilities, except c	apital stock	and surplus.		\$190,932	63
Capital stock				200,000	
Surplus beyond all liabili				362,920	
					_
Total liabilities, incl	uding capital	and surplus		\$753,853	51
IV. INCOM	E DURIN	G THE Y	EAR.		
Premiums received in cash		\$28	9,066 32		
Deduct reinsurance, rebate, abate					
premiums			7,369 20		
Actual cash premiums				\$211,697	12
				4,566	
Interest on mortgages of real estat					
Interest on loans and bonds, and				19,155	
Rents		******		2,366	-
Actual cash income				\$237,785	55

# V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$24,150.00 occurring in previous years)\$134,702 71  Deduct salvages and reinsurance	
Net amount paid for losses	\$130,426 58
Cash dividends	24,000 00
Commissions and brokerage	42,346 28
Salaries and fees	24,370 76
Taxes	7,587 09
All other payments	21,508 32
Actual cash expenditure	\$250,239 03

### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$39,983,646 32, <b>75</b> 5,933	\$355,598 67 289,997 09
Totals  Deduct those expired and marked off	\$72,739,579 31,827,955	\$645,595 76 310,335 83
In force at the end of the year  Deduct amount reinsured	\$40,911,624 2,622,407	\$335,259 93 26,876 15
Net amount in force	\$38,289,217	\$308,383 78

# Recapitulation of Fire Risks and Premiums.

	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premiun unearne	
	One year or less	\$24,826,057	\$198,668 70	I-2	\$99,334	35
1885	Two years	24,501	248 30	I-4	62	07
1886}	wo years	50,746	302 .88	3-4	227	16
1884		2,946,669	20,778 47	1-6	3,463	08
1885	Three years	3,270,702	27,863 21	I-2	13,931	60
1886 J		3,710,961	27,545 33	5-6	22,954	45
1883		31,650	308 60	1-8	38	57
1884	T	32,800	340 75	3-8	127	78
1885	Four years	47,625	451 58	5-8	282	24
1886		35,950	319 37	7-8	279	45
1882		494,813	3,936 60	1-10	393	66
1883		899,470	7,687 07	3-10	2,306	12
1884	Five years	649,042	6,956 46	I · 2	3,478	23
1885		595,755	5,369 87	7-10	3,758	91
1886j		672,476	7,606 59	9-10	6,845	93
Tot	als	\$38,289,217	\$308,383 78		\$157,483	бо

Premiums received since the organization of the Company  Losses paid since the Company organized  Cash dividends paid stockholders  Stock owned by directors at par value  Losses incurred during the year  Amount loaned to officers and directors	\$4,854,738 44 2,324,803 71 1,200,000 00 52,425 00 133,261 58 5,000 00
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$803,740 00
Premiums received	7,524 55
Losses paid	716 06
Losses incurred	716 06

#### PARK FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, March, 1853.

WILLIAM JAFFRAY, President. WILLIAM VALENTINE, Secretary.

30,172 74

Attorney in Connecticut, INSURANCE COMMISSIONER.

# I. CAPITAL. II. ASSETS.

# Bonds owned by the Company.

United States Bonds—	Par Value.	Market Value.	
United States 6 p. c. reg	\$200,000 00	\$264,075 00	\$264,075 00
Cash deposited in bank			2,348 38
Interest due and accrued on stocks and	bonds		6,000 00
Gross premiums in due course of collect	ction		6,959 80
Assets of the Company at the	ir actual value.		\$279,383 18
777 7	TA DIT ITTIC		
	IABILITIES.		
Losses adjusted and unpaid			\$1,200 00
Unearned premiums on risks, one year	or less	\$23,375 86	

Unearned premiums on risks, more than one year.... 6,796 88 Unearned premiums as computed above.....

Commissions and brokerage			
Total liabilities, except capital stock and surplus   38,232 71			1,159 97
Total liabilities, except capital stock and surplus   38,232 71			700 00
Capital stock	Borrowed money	• • • • • • • • • • • • • • • • • • • •	5,000 00
Capital stock   200,000   Co	Total liabilities, except capital stock and surpl	us	38,232 71
Total liabilities, including capital and surplus   \$279,383 18			
IV. INCOME DURING THE YEAR.  Premiums received in cash	Surplus beyond all liabilities	• • • • • • • • • • • • • • • • • • • •	41,150 47
IV. INCOME DURING THE YEAR.  Premiums received in cash	Total liabilities, including capital and surp	olus	\$279,383 18
Deduct reinsurance, rebate, abatements and return premiums			
Deduct reinsurance, rebate, abatements and return premiums		·	
Deduct reinsurance, rebate, abatements and return premiums	IV. INCOME DURING THE	YEAR.	
Actual cash premiums		\$61,033 81	
Actual cash premiums 57,437 77  Interest on loans and bonds, and dividends on stocks 12,000 00  Rents 200 00  Actual cash income \$69,637 77   V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$3,000 occurring in previous years) \$20,364 62  Deduct reinsurance, rebate, abatement and return premiums None.  Net amount paid for losses 20,000 00  Cash dividends 20,000 00  Commissions and brokerage 9,978 55  Salaries and fees 9,288 84  Taxes 774 19  All other payments 6,843 66  Actual cash expenditure \$67,249 86   VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year \$9,313,604 \$60,428 62  Written or renewed during the year 9,977,307 55,608 95  Totals \$19,290,911 \$116,037 57  Deduct those expired and marked off 10,060,881 55,968 76  In force at the end of the year \$9,230,030 \$60,068 81  Deduct amount reinsured 20,7450 643 88		2 506 04	
Interest on loans and bonds, and dividends on stocks.   12,000 00 Rents.   200 00			
Rents			
V. EXPENDITURE DURING THE YEAR.			
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$3,000 occurring in previous years). \$20,364 62  Deduct reinsurance, rebate, abatement and return premiums. None.  Net amount paid for losses. \$20,364 62  Cash dividends. \$20,000 00  Commissions and brokerage. \$9,978 55  Salaries and fees. \$9,288 84  Taxes. \$774 19  All other payments. \$6,843 66  Actual cash expenditure. \$67,249 86   VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year. \$9,313,604 \$60,428 62  Written or renewed during the year \$9,977,307 55,608 95  Totals \$19,290,911 \$116,037 57  Deduct those expired and marked off 10,060,881 55,968 76  In force at the end of the year \$9,230,030 \$60,068 81  Deduct amount reinsured. \$9,230,030 \$60,068 81		_	
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Amount paid for losses (including \$3,000 occurring in previous years). \$20,364 62  Deduct reinsurance, rebate, abatement and return premiums. None.  Net amount paid for losses. \$20,364 62  Cash dividends. \$20,000 00  Commissions and brokerage. \$9,978 55  Salaries and fees. \$9,288 84  Taxes. \$774 19  All other payments. \$6,843 66  Actual cash expenditure. \$67,249 86   VI. MISCELLANEOUS.  **Risks and Premiums.**  In force on the 31st day of December of the preceding year. \$9,313,604 \$60,428 62  Written or renewed during the year \$9,977,307 55,608 95  Totals \$19,290,911 \$116,037 57  Deduct those expired and marked off. 10,060,881 55,968 76  In force at the end of the year. \$9,230,030 \$60,068 81  Deduct amount reinsured. \$9,230,030 \$60,068 81			
Amount paid for losses (including \$3,000 occurring in previous years). \$20,364 62  Deduct reinsurance, rebate, abatement and return premiums. None.  Net amount paid for losses. \$20,364 62  Cash dividends. \$20,000 00  Commissions and brokerage. \$9,978 55  Salaries and fees. \$9,288 84  Taxes. \$774 19  All other payments. \$6,843 66  Actual cash expenditure. \$67,249 86   VI. MISCELLANEOUS.  **Risks and Premiums.**  In force on the 31st day of December of the preceding year. \$9,313,604 \$60,428 62  Written or renewed during the year \$9,977,307 55,608 95  Totals \$19,290,911 \$116,037 57  Deduct those expired and marked off. 10,060,881 55,968 76  In force at the end of the year. \$9,230,030 \$60,068 81  Deduct amount reinsured. \$9,230,030 \$60,068 81			
in previous years). \$20,364 62  Deduct reinsurance, rebate, abatement and return premiums. None.  Net amount paid for losses. \$20,364 62  Cash dividends. 20,000 00  Commissions and brokerage. 9,978 55  Salaries and fees. 9,288 84  Taxes. 774 19  All other payments 6,843 66  Actual cash expenditure. \$67,249 86   VI. MISCELLANEOUS.  **Risks and Premiums.**  In force on the 31st day of December of the preceding year. \$9,313,604 \$60,428 62  Written or renewed during the year 9,977,307 55,608 95  Totals \$19,290,911 \$116,037 57  Deduct those expired and marked off. 10,060,881 55,968 76  In force at the end of the year \$9,230,030 \$60,068 81  Deduct amount reinsured. \$9,230,030 \$60,068 81	V. EXPENDITURE DURING T	HE YEAR.	
Deduct reinsurance, rebate, abatement and return premiums.   None.	Amount paid for losses (including \$3,000 occurring		
None.   None.   None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.     None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.   None.	in previous years)	\$20,364 62	
Net amount paid for losses   \$20,364 62			
Cash dividends.       20,000 00         Commissions and brokerage       9,978 55         Salaries and fees.       9,288 84         Taxes.       774 19         All other payments       6,843 66         Actual cash expenditure.       \$67,249 86         VI. MISCELLANEOUS.         Risks and Premiums.         In force on the 31st day of December of the preceding year.       Fire.       Premiums.         Written or renewed during the year       9,977,307       55,608 95         Totals       \$19,290,911       \$116,037 57         Deduct those expired and marked off.       10,060,881       55,968 76         In force at the end of the year.       \$9,230,030       \$60,068 81         Deduct amount reinsured.       207,450       643 88	premiums	None.	
Commissions and brokerage   9,978 55			
Salaries and fees   9,288 84     Taxes   774 19     All other payments   6,843 66     Actual cash expenditure   \$67,249 86     VI. MISCELLANEOUS     Risks and Premiums   Fire   Premiums     In force on the 31st day of December of the preceding year   \$9,313,604   \$60,428 62     Written or renewed during the year   9,977,307   55,608 95     Totals   \$19,290,911   \$116,037 57     Deduct those expired and marked off   10,060,881   55,968 76     In force at the end of the year   \$9,230,030   \$60,068 81     Deduct amount reinsured   207,450   643 88	Cash dividends	• • • • • • • • • • • • • • • • • • • •	
Taxes			
All other payments 6,843 66  Actual cash expenditure \$67,249 86  VI. MISCELLANEOUS.  **Risks and Preniums.**  In force on the 31st day of December of the preceding year. \$9,313,604 \$60,428 62  Written or renewed during the year \$9,977,307 55,608 95  Totals \$19,290,911 \$116,037 57  Deduct those expired and marked off. 10,060,881 55,968 76  In force at the end of the year. \$9,230,030 \$60,068 81  Deduct amount reinsured. \$207,450 643 88			
Actual cash expenditure.       \$67,249 86         VI. MISCELLANEOUS.         Risks and Premiums.         Fire.       Premiums.         In force on the 31st day of December of the preceding year.       \$9,313,604       \$60,428 62         Written or renewed during the year       9,977,307       55,608 95         Totals       \$19,290,911       \$116,037 57         Deduct those expired and marked off.       10,060,881       55,968 76         In force at the end of the year.       \$9,230,030       \$60,068 81         Deduct amount reinsured.       207,450       643 88			
VI. MISCELLANEOUS.  **Risks and Premiums.**  In force on the 31st day of December of the preceding year.  Written or renewed during the year \$9,313,604 \$60,428 62  Written or renewed during the year \$9,977,307 55,608 95  Totals \$19,290,911 \$116,037 57  Deduct those expired and marked off 10,060,881 55,968 76  In force at the end of the year \$9,230,030 \$60,068 81  Deduct amount reinsured 207,450 643 88		~-	
Risks and Premiums.         In force on the 31st day of December of the preceding year.       \$9,313,604       \$60,428 62         Written or renewed during the year       9,977,307       55,608 95         Totals       \$19,290,911       \$116,037 57         Deduct those expired and marked off       10,060,881       55,968 76         In force at the end of the year       \$9,230,030       \$60,068 81         Deduct amount reinsured       207,450       643 88	Actual cash expenditure	• • • • • • • • • • • • • • • • • • • •	\$67,249 86
Risks and Premiums.         In force on the 31st day of December of the preceding year.       \$9,313,604       \$60,428 62         Written or renewed during the year       9,977,307       55,608 95         Totals       \$19,290,911       \$116,037 57         Deduct those expired and marked off       10,060,881       55,968 76         In force at the end of the year       \$9,230,030       \$60,068 81         Deduct amount reinsured       207,450       643 88			
Risks and Premiums.       Fire.       Premiums.         In force on the 31st day of December of the preceding year.       \$9,313,604       \$60,428       62         Written or renewed during the year       9,977,307       55,608       95         Totals       \$19,290,911       \$116,037       57         Deduct those expired and marked off       10,060,881       55,968       76         In force at the end of the year       \$9,230,030       \$60,068       81         Deduct amount reinsured       207,450       643       88	VII MICCOLI I ANIBOLIO		
Fire.   Premiums.	VI. MISCELLANEOUS	•	
In force on the 31st day of December of the preceding year	Risks and Premiums.	Fire	Premiums
Written or renewed during the year       9,977,307       55,608 95         Totals       \$19,290,911       \$116,037 57         Deduct those expired and marked off       10,060,881       55,968 76         In force at the end of the year       \$9,230,030       \$60,068 81         Deduct amount reinsured       207,450       643 88	In force on the 31st day of December of the preced-	rnc.	1 Temrums.
Totals		\$9,313,604	\$60,428 62
Deduct those expired and marked off       10,060,881       55,968 76         In force at the end of the year       \$9,230,030       \$60,068 81         Deduct amount reinsured       207,450       643 88	Written or renewed during the year	9,977,307	55,608 95
Deduct those expired and marked off       10,060,881       55,968 76         In force at the end of the year       \$9,230,030       \$60,068 81         Deduct amount reinsured       207,450       643 88		-	
Deduct amount reinsured 207,450 643 88	Totals	\$19,290,911	\$116,037 57
Deduct amount reinsured 207,450 643 88			
Net amount in force \$9,022,580 \$59,424 93	Deduct those expired and marked off	10,060,881	55,968 76
	Deduct those expired and marked off  In force at the end of the year	\$9,230,030	55,968 76 \$60,068 81

#### Recapitulation of Fire Risks and Premiums.

	•	•					
Year written.	Term.	Amount covered.	Gross prem charged	iums l.	Fraction unearned.		
1886	One year or less	\$6,343,015 45	\$46,751	73	I-2	\$23,375 86	
1885	. Two years	<b>26,</b> 980 00	120	19	I-4	30 05	
1886}	. I wo years	25,300 00	36.	27	3-4	27 27	
1884		939,726 2	4,090	10	1-6	681 68	
1885	Three years	1,022,025 83	4,451	89	I-2	2,225 94	
1886 J		856,982 91	4,506	13	5-6	3,755 10	
1886	Four years	10,000 00	75	00	7-8	65 59	
1883	Five years	6,000 00	37	50	3-10	11 25	
Totals \$9,230,030 44 \$60,068 81 \$30,172 74							
Premiums received since the organization of the Company \$2,761,963 24							
Losses paid s	since the Compan	y organized			І	,352,932 68	
Cash dividen	ds paid stockhold	ers				804,000 00	
Stock owned	Stock owned by the directors at par value						
Losses incur	ed during the year	r.,				18,500 00	
Business in Connecticut. 1886.							
Fire risks taken (no inland)\$159,400 00							
Premiums received							
Losses paid							
Losses incurred							
19 00							

# PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, April, 1825.

JOHN DEVEREUX, President.

JOHN L. THOMPSON, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$400,000 <b>00</b>
Whole amount of capital actually paid up in cash	400,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$110,000 00
Loans on bond and mortgage (first liens), not more than one year's	
interest due	332,370 00
Interest accrued on bond and mortgage loans	6,136 23
Value of property (insured for \$248.175) \$1.031.750 00	

# Stocks and Bonds owned by the Company.

MUNICIPAL AND COUNTY BONDS—         \$50,000 00         \$62,110 00           Harrisburg city 6 p. c.         18,000 00         20,605 00           St. Louis city 6 p. c.         25,000 00         30,250 00           Camden county 6 p. c.         12,000 00         12,250 00           Cincinnati city 7 p. c.         10,000 00         12,800 00           Cincinnati city 6 p. c.         5,000 00         5,550 00           Pittsburgh city 7 p. c. water         50,000 00         62,240 00           Springfield, Ill., city fund, 5 p. c.         20,000 00         23,600 00           RAILROAD BONDS—         Phil., Wil. & Bal. tr. cer. 4 p. c.         100,000 00         103,000 00           Phil., Wil. & Bal. fo p. c.         75,000 00         83,625 00           Pennsylvania con. 5 p. c.         75,000 00         78,100 00           Pennsylvania con. 5 p. c.         71,000 00         78,100 00           Pennsylvania con. mort. 6 p. c.         28,000 00         36,400 00           United Companies of New Jersey         con. mort. 6 p. c.         50,000 00         71,400 00           Easton & Amboy con. 5 p. c.         50,000 00         57,000 00           Phil. & Reading 1st m. 6 p. c.         50,000 00         57,000 00           Phil. & Reading rec. cer. 6 p. c.         20,000 00<
Harrisburg city 6 p. c
St. Louis city 6 p. c.       25,000 00       30,250 00         Camden county 6 p. c.       12,000 00       12,250 00         Cincinnati city 7 p. c.       38,000 00       50,920 00         Cincinnati city 7 p. c.       10,000 00       12,800 00         Cincinnati city 6 p. c.       5,000 00       5,550 00         Pittsburgh city 7 p. c. water       50,000 00       62,240 00         Springfield, Ill., city fund, 5 p. c.       20,000 00       20,000 00         Newark city 7 p. c.       20,000 00       23,600 00         RAILROAD BONDS—       Phil., Wil. & Bal. tr. cer. 4 p. c.       100,000 00       103,000 00         Phil., Wil. & Bal. 6 p. c.       10,000 00       10,900 00       00         Phil. & Erie gen. mort. 5 p. c.       75,000 00       83,625 00       00         Pennsylvania con. 5 p. c.       71,000 00       78,100 00       78,100 00         Pennsylvania con. mort. 6 p. c.       28,000 00       71,400 00       57,000 00         Phil. & Reading con. 7 p. c.       50,000 00       71,400 00       57,000 00         Phil. & Reading Ist m. 6 p. c.       50,000 00       57,000 00       21,875 00         Phil. & Reading car tr. 6 p. c.       17,500 00       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p
Camden county 6 p. c.       12,000 00       12,250 00         Cincinnati city 7 p. c.       38,000 00       50,920 00         Cincinnati city 7 p. c.       10,000 00       12,800 00         Cincinnati city 6 p. c.       5,000 00       5,550 00         Pittsburgh city 7 p. c. water       50,000 00       62,240 00         Springfield, Ill., city fund, 5 p. c.       20,000 00       20,000 00         Newark city 7 p. c.       20,000 00       23,600 00         RAILROAD BONDS—       Phil., Wil. & Bal. tr. cer. 4 p. c.       100,000 00       10,3,000 00         Phil., Wil. & Bal. 6 p. c.       10,000 00       10,900 00         Phil. & Erie gen. mort. 5 p. c.       75,000 00       83,625 00         Pennsylvania con. 5 p. c.       71,000 00       78,100 00         Pennsylvania con. mort. 6 p. c.       28,000 00       36,400 00         United Companies of New Jersey       60,000 00       71,400 00         Easton & Amboy con. 5 p. c.       50,000 00       71,400 00         Easton & Amboy con. 5 p. c.       20,000 00       21,875 00         Phil. & Reading sist m. 6 p. c.       17,500 00       21,875 00         Phil. & Reading rer. cer. 6 p. c.       20,000 00       12,000 00         Phil. & Reading rer. cer. 6 p. c.       20,000 00
Cincinnati city 7 1 0 p. c
Cincinnati city 7 p. c.         10,000 00         12,800 00           Cincinnati city 6 p. c.         5,000 00         5,550 00           Pittsburgh city 7 p. c. water.         50,000 00         62,240 00           Springfield, Ill., city fund, 5 p. c.         20,000 00         20,000 00           Newark city 7 p. c.         20,000 00         23,600 00           RAILROAD BONDS—         Phil., Wil. & Bal. tr. cer. 4 p. c.         100,000 00         103,000 00           Phil., Wil. & Bal. 6 p. c.         10,000 00         10,900 00           Phil. & Erie gen. mort. 5 p. c.         75,000 00         83,625 00           Pennsylvania con. for. 6 p. c.         28,000 00         36,400 00           United Companies of New Jersey         60,000 00         71,400 00           Easton & Amboy con. 5 p. c.         50,000 00         71,400 00           Easton & Reading 1st m. 6 p. c.         20,000 00         24,400 00           Phil. & Reading 2st m. 6 p. c.         17,500 00         21,875 00           Phil. & Reading car tr. 6 p. c.         20,000 00         12,000 00           Phil. & Reading rec. cer. 6 p. c.         20,000 00         13,440 00           Lehigh Valley 1st mort. 6 p. c.         25,000 00         30,250 00           West Jersey 1st mort. 7 p. c.         10,000 00
Cincinnati city 6 p. c.         5,000 00         5,550 00           Pittsburgh city 7 p. c. water.         50,000 00         62,240 00           Springfield, Ill., city fund, 5 p. c.         20,000 00         20,000 00           Newark city 7 p. c.         20,000 00         23,600 00           RAILROAD BONDS—         Phil., Wil. & Bal. tr. cer. 4 p. c.         100,000 00         103,000 00           Phil., Wil. & Bal. 6 p. c.         10,000 00         10,900 00           Phil. & Erie gen. mort. 5 p. c.         75,000 00         83,625 00           Pennsylvania con. 5 p. c.         71,000 00         78,100 00           Pennsylvania con. mort. 6 p. c.         28,000 00         36,400 00           United Companies of New Jersey         60,000 00         71,400 00           Easton & Amboy con. 5 p. c.         50,000 00         71,400 00           Easton & Amboy con. 5 p. c.         20,000 00         24,400 00           Phil. & Reading con. 7 p. c.         20,000 00         21,875 00           Phil. & Reading gen. m. 6 p. c.         12,000 00         12,000 00           Phil. & Reading rec. cer. 6 p. c.         20,000 00         21,875 00           Phil. Coal & Iron Co. 7 p. c.         20,000 00         20,000 00           Phil. Coal & Iron Co. 7 p. c.         20,000 00 <t< td=""></t<>
Pittsburgh city 7 p. c. water         50,000 00         62,240 00           Springfield, Ill., city fund, 5 p. c         20,000 00         20,000 00           Newark city 7 p. c
Springfield, Ill., city fund, 5 p. c         20,000 00         20,000 00           Newark city 7 p. c
Newark city 7 p. c.       20,000 00       23,600 00         RAILROAD BONDS—       Phil., Wil. & Bal. tr. cer. 4 p. c.       100,000 00       103,000 00         Phil., Wil. & Bal. 6 p. c.       10,000 00       10,900 00         Phil. & Erie gen. mort. 5 p. c.       75,000 00       83,625 00         Pennsylvania con. 5 p. c.       71,000 00       78,100 00         Pennsylvania con. mort. 6 p. c.       28,000 00       36,400 00         United Companies of New Jersey       60,000 00       71,400 00         Easton & Amboy con. 5 p. c.       50,000 00       57,000 00         Phil. & Reading con. 7 p. c.       20,000 00       24,400 00         Phil. & Reading 1st m. 6 p. c.       17,500 00       21,875 00         Phil. & Reading car tr. 6 p. c.       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c.       20,000 00       13,440 00         Lehigh Valley 1st mort. 6 p. c.       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c.       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c.       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c.       3
RAILROAD BONDS—       Phil., Wil. & Bal. tr. cer. 4 p. c       100,000 00       103,000 00         Phil., Wil. & Bal. 6 p. c       10,000 00       10,900 00         Phil. & Erie gen. mort. 5 p. c       75,000 00       83,625 00         Pennsylvania con. 5 p. c       71,000 00       78,100 00         Pennsylvania con. mort. 6 p. c       28,000 00       36,400 00         United Companies of New Jersey       60,000 00       71,400 00         Easton & Amboy con. 5 p. c       50,000 00       57,000 00         Phil. & Reading con. 7 p. c       20,000 00       24,400 00         Phil. & Reading 1st m. 6 p. c       17,500 00       51,500 00         Phil. & Reading car tr. 6 p. c       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c       20,000 00       13,440 00         Lehigh Valley 1st mort. 6 p. c       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Phil., Wil. & Bal. tr. cer. 4 p. c       100,000 00       103,000 00         Phil., Wil. & Bal. 6 p. c       10,000 00       10,900 00         Phil. & Erie gen. mort. 5 p. c       75,000 00       83,625 00         Pennsylvania con. 5 p. c       71,000 00       78,100 00         Pennsylvania con. mort. 6 p. c       28,000 00       36,400 00         United Companies of New Jersey       60,000 00       71,400 00         Easton & Amboy con. 5 p. c       50,000 00       57,000 00         Phil. & Reading con. 7 p. c       20,000 00       24,400 00         Phil. & Reading Ist m. 6 p. c       17,500 00       21,875 00         Phil. & Reading car tr. 6 p. c       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c       20,000 00       13,440 00         Lehigh Valley Ist mort. 6 p. c       22,000 00       29,700 00         Lehigh Valley con. mort. 6 p. c       25,000 00       30,250 00         Lehigh Valley con. mort. 6 p. c       25,000 00       30,250 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c
Phil., Wil. & Bal. 6 p. c.       10,000 00       10,900 00         Phil. & Erie gen. mort. 5 p. c.       75,000 00       83,625 00         Pennsylvania con. 5 p. c.       71,000 00       78,100 00         Pennsylvania con. mort. 6 p. c.       28,000 00       36,400 00         United Companies of New Jersey       60,000 00       71,400 00         Easton & Amboy con. 5 p. c.       50,000 00       57,000 00         Phil. & Reading con. 7 p. c.       20,000 00       24,400 00         Phil. & Reading 1st m. 6 p. c.       17,500 00       51,500 00         Phil. & Reading car tr. 6 p. c.       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c.       20,000 00       13,440 00         Lehigh Valley 1st mort. 6 p. c.       22,000 00       29,700 00         Lehigh Valley con. mort. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c.       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c.       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c.       30,000 00       33,000 00
Phil. & Erie gen. mort. 5 p. c
Pennsylvania con. 5 p. c
Pennsylvania con. mort. 6 p. c       28,000 00       36,400 00         United Companies of New Jersey       60,000 00       71,400 00         Easton & Amboy con. 5 p. c       50,000 00       57,000 00         Phil. & Reading con. 7 p. c       20,000 00       24,400 00         Phil. & Reading Ist m. 6 p. c       17,500 00       21,875 00         Phil. & Reading gen. m. 6 p. c       50,000 00       51,500 00         Phil. & Reading car tr. 6 p. c       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c       20,000 00       13,440 00         Lehigh Valley Ist mort. 6 p. c       33,000 00       40,590 00         Lehigh Valley con. mort. 6 p. c       25,000 00       30,250 00         West Jersey Ist mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
United Companies of New Jersey con. mort. 6 p. c
con. mort. 6 p. c.       60,000 00       71,400 00         Easton & Amboy con. 5 p. c.       50,000 00       57,000 00         Phil. & Reading con. 7 p. c.       20,000 00       24,400 00         Phil. & Reading Ist m. 6 p. c.       17,500 00       21,875 00         Phil. & Reading gen. m. 6 p. c.       50,000 00       51,500 00         Phil. & Reading car tr. 6 p. c.       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c.       20,000 00       13,440 00         Lehigh Valley Ist mort. 6 p. c.       22,000 00       40,590 00         Lehigh Valley con. mort. 6 p. c.       25,000 00       30,250 00         West Jersey Ist mort. 7 p. c.       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c.       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c.       30,000 00       33,000 00
Easton & Amboy con. 5 p. c 50,000 00 57,000 00 Phil. & Reading con. 7 p. c 20,000 00 24,400 00 Phil. & Reading 1st m. 6 p. c 17,500 00 21,875 00 Phil. & Reading gen. m. 6 p. c 50,000 00 51,500 00 Phil. & Reading car tr. 6 p. c 12,000 00 12,000 00 Phil. & Reading rec. cer. 6 p. c 20,000 00 20,000 00 Phil. & Coal & Iron Co. 7 p. c 20,000 00 13,440 00 Lehigh Valley 1st mort. 6 p. c 33,000 00 40,590 00 Lehigh Valley con. mort. 6 p. c 22,000 00 29,700 00 Elmira & Williamsp't 1st m. 6 p. c. 25,000 00 30,250 00 West Jersey 1st mort. 7 p. c 10,000 00 12,700 00 Pennsylvania & New York Canal & R. R. Co. 7 p. c 24,000 00 30,960 00 Delaware mort. 6 p. c 4,000 00 4,400 00 Chicago & Western Ind. 6 p. c 30,000 00 33,000 00
Phil. & Reading con. 7 p. c       20,000 00       24,400 00         Phil. & Reading 1st m. 6 p. c       17,500 00       21,875 00         Phil. & Reading gen. m. 6 p. c       50,000 00       51,500 00         Phil. & Reading car tr. 6 p. c       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c       20,000 00       20,000 00         Phil. Coal & Iron Co. 7 p. c       20,000 00       13,440 00         Lehigh Valley 1st mort. 6 p. c       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Phil. & Reading 1st m. 6 p. c       17,500 00       21,875 00         Phil. & Reading gen. m. 6 p. c       50,000 00       51,500 00         Phil. & Reading car tr. 6 p. c       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c       20,000 00       20,000 00         Phil. Coal & Iron Co. 7 p. c       20,000 00       13,440 00         Lehigh Valley 1st mort. 6 p. c       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Phil. & Reading gen. m. 6 p. c       50,000 00       51,500 00         Phil. & Reading car tr. 6 p. c       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c       20,000 00       20,000 00         Phil. Coal & Iron Co. 7 p. c       20,000 00       13,440 00         Lehigh Valley 1st mort. 6 p. c       33,000 00       40,590 00         Lehigh Valley con. mort. 6 p. c       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Phil. & Reading car tr. 6 p. c       12,000 00       12,000 00         Phil. & Reading rec. cer. 6 p. c       20,000 00       20,000 00         Phil. Coal & Iron Co. 7 p. c       20,000 00       13,440 00         Lehigh Valley 1st mort. 6 p. c       33,000 00       40,590 00         Lehigh Valley con. mort. 6 p. c       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Phil. & Reading rec. cer. 6 p. c       20,000 00       20,000 00         Phil. Coal & Iron Co. 7 p. c       20,000 00       13,440 00         Lehigh Valley 1st mort. 6 p. c       33,000 00       40,590 00         Lehigh Valley con. mort. 6 p. c       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Phil. Coal & Iron Co. 7 p. c       20,000 00       13,440 00         Lehigh Valley 1st mort. 6 p. c       33,000 00       40,590 00         Lehigh Valley con. mort. 6 p. c       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Lehigh Valley 1st mort. 6 p. c       33,000 00       40,590 00         Lehigh Valley con. mort. 6 p. c       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Lehigh Valley con. mort. 6 p. c       22,000 00       29,700 00         Elmira & Williamsp't 1st m. 6 p. c.       25,000 00       30,250 00         West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Elmira & Williamsp't 1st m. 6 p. c. 25,000 00 30,250 00  West Jersey 1st mort. 7 p. c
West Jersey 1st mort. 7 p. c       10,000 00       12,700 00         Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Pennsylvania & New York Canal       24,000 00       30,960 00         Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
& R. R. Co. 7 p c
Delaware mort. 6 p. c       15,000 00       17,550 00         Western Penn. 1st mort. 6 p. c       4,000 00       4,400 00         Chicago & Western Ind. 6 p. c       30,000 00       33,000 00
Chicago & Western Ind. 6 p. c 30,000 00 33,000 00
Chicago & Western Ind. 6 p. c 30,000 00 33,000 00
Chicago & Western Ind. g. m. 6 p.c. 20,000 00 21,600 00
Jacksonville Southeast'n g. m. 6 p.c. 30,000 00 , 28,500 00
Sham., Sunb'y & Lewisb'g 5 p.c 20,000 00 16,400 00
Corn'g, Cowanesque & Antrim 6 p.c. 30,000 00 32,400 00
T. H. & L. ex. mort 6 p. c 50,000 00 57,500 00
New York & Long Branch 5 p. c. 25,000 00 25,000 00
Northern Pacific gen. mort. 6 p. c. 40,000 00 47,200 00
Superior Street 1st mort 6 p. c 10,000 00 10,000 00
Bellefonte, Nittany & Lemont mort.
6 p. c 20,000 00 23,000 00
St. Paul & Northern Pacific 6 p. c. 30,000 00 35,400 00
B. R. B. & B. E. 1st mort. 6 p. c 20,000 00 20,000 00
G. R. & Ind. con. mort. 5 p. c 21,000 00 17,850 00

	Par Valu	ıe.	Market Value.
Pitts., McK. & Yough. 6 p. c	\$20,000	00	\$23,000 00
Cl., Col., Cin. & Ind. g. m. 6 p. c.	30,000	00	33,000 00
N. Y., L. E. & West. col. tr. 6 p. c.	20,000	00	21,200 00
BANK STOCK—			
Philadelphia National	20,000	00	49,000 00
MISCELLANEOUS—			
Lehigh Valley Coal Co. 5 p. c	25,000	00	27,500 00
Dixon Water Co. 6 p. c	10,000	00	11,000 00
Galesburg Water Co. 6 p. c	10,000	00	10,500 00
Knoxville Water Co. 6 p. c	15,000	00	16,500 00
United Gas Imp. Co. 6 p. c	30,000	00	31,500 00
Am. Steamship Co. of Phil. 6 p. c.	15,000	00	16,500 00
Schuylkill Nav. Co. 1st m. 6 p. c	8,000	00	6,400 00
Schuylkill Nav. Co. 2d m. 6 p. c	12,700	00	6,678 00
Lehigh C. & N. Co. 6 p. c. g. loan	20,000	00	23,200 00
Ches. & Del. Can. Co. 1st m. 6 p. c.	10,000	00	9,400 00
Del. Div. Canal Co. 6 p. c. loan	20,000	00	20,000 00
The Penn. Co. 6 p. c. loan	10,000	00	11,000 00
The Cen. N. J. Car Tr. 6 p. c. loan	2,000	00	2,000 00
The N.Y. & P.Car Tr.As.7 p.c. loan	72,000	00	55,440 00
Car Trust of N.Y., No.2, 6 p.c. loan	19,000	00	16,150 00
Central R. R. Co. of N. J. Car Trust			
Association 6 p. c. loan	30,000	00	30,000 00
Iron Mountain Car Tr. 6 p. c. loan	1,000	00	1,000 00
m .			

Totals......\$1,660,200 oo \$1,838,933 oo 1,838,933 oo

#### Loans on Collateral.

	Par Val.	Market	Val.	Amt. Loaned
Penn. R. R. Co. stock	\$3,750	\$4,275	00	\$3,800
First Nat. Bank of Camden stk.	4,700	7,343	75	. 5,500
Lehigh Valley R. R. Co. stock	5,000	5,600	00	)
Pennsylvania R. R. Co. stock	10,000	11,400	00	50,000
Bethlehem Iron Co. stock	50,000	50,000	00	50,000
Central R. R. of N. J. stock	70,000	39,200	00	j
United Firemen's Ins. Co. stk	1,600	2,400	00	1,500
Summit Branch R. R. Co. 7's	1,000	1,000	00	900
Pitts.& L. E. R. R. Co. 1st m. 6's	50,000	59,000	00	50,000
St. Jo & G. I. R. R. Co. 1st m. 6's	20,000	21,400	00	)
Norfolk & Western R. R. Co.				
Improvement loan 6's	20,000	20,000	00	50,000
Central Car Trust special 6's	1,000	1,000	00	
R. R. Equipment Co. special 6's	19,000	19,000	00	j
Fourth St. National Bank stock	20,000	21,250	00	20,000
Colorado Coal & Iron Co	5,000	5,000	00	20,000
Lehigh Valley R. R. Co. stock	25,000	28,000	00	25,000
Baltimore & Ohio R. R. Co. stock	40,000	64,000	00	55,000
Totale	# - 16	t 960		#-6

Totals...... \$346,050 \$359,868 75 \$261,700 261,700 00

Cash in Company's principal office Cash deposited in bank Interest due and accrued on collateral loans Gross premiums in due course of collection.  Assets of the Company at their actual value.	1,573 79 61,998 86 1,148 55 121,280 61 \$2,735,141 04
III. LIABILITIES.	
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less \$252,505 51  Unearned premiums on risks, more than one year 266,961 36	\$60,675 15
Unearned premiums as computed above	519,466 87
Reclaimable on perpetual fire policies	503,316 50
Commissions and brokerage	24,256 12
Total liabilities, except capital stock and surplus	\$1,107,714 64
Capital stock	400,000 00
Surplus beyond all liabilities	1,227,426 40
Total liabilities, including capital and surplus	\$2,735,141 04
IV. INCOME DURING THE YEAR.  Premiums received in cash	
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$79,884.89 occurring in previous years)	\$557,6 <sub>39</sub> 75
Cash dividends	50,000 00
Commissions and brokerage	207,408 42
Salaries and fees	27,277 28
Taxes	22,054 08
All other payments	47,338 97
Deposit premiums returned on perpetual risks \$8,381 33	
Actual cash expenditure	\$911,718 50

59,800 00

#### VI. MISCELLANEOUS.

# Risks and Premiums (excluding Perpetuals).

In force on the 31st day of December of the preced-	Fire	Premiums.
ing year	\$82,442,583 81,453,993	\$1,038,681 71 1,045,090 66
Totals  Deduct those expired and marked off	\$163,896,576 76,037,641	\$2,083,772 37 1,016,613 32
In force at the end of the year  Deduct amount reinsured	\$87,858,935 3,133,331	\$1,067,159 <b>05</b> 48,011 74
Net amount in force	\$84,725,604	\$1,019,147 31
Perpetual Risks.	Risks.	Total Deposits.
Perpetual risks in force on the 31st December, 1885. Perpetual risks written during the year	\$20,140,507 1,207,627	\$520,968 90 29,460 79
Totals  Deduct those marked off	\$21,348,134 312,478	\$550,429 69 8,381 33
In force December 31, 1886  Losses incurred on perpetual risks during the year  Losses paid on perpetual risks during the year	\$21,035,656 \$2,959 60 4,367 10	\$542,048 36

#### Recapitulation of Fire Risks and Premiums (excluding Perpetuals).

Recapitulation of Fire Risks and Premiums (excluding Perpetuals).							
Year written.	Term.	Amount covered.	Gross Premiu charged.		Fraction unearned.	Premium unearned	
1886	One year or less.	\$43,135,132	\$505,011	02	I-2	\$252,505	5 I
1885	)	571,900	<b>7,0</b> 89	11	I-4	1,772	25
1886	Two years	525,292	7,235	57	3-4	5,427	00
1884	)	7,074,420	79,329	36	1-6	13,221	56
1885	Three years	7,762,735	88,339	24	I-2	44,169	62
1886	) .	7,828,309	9 <b>0</b> ,8 <b>5</b> 8	36	5-6	75,715	30
1883		660,542	7,040	50	1-8	88o	62
1884	_	420,863	4,723	35	3-8	1,782	50
1885	Four years	364,167	4,187	75	5-8	2,617	34
1886	j	427,034	5,398		7-8	4,719	67
1882	)	3,000,510	40,952	75	1-10	4,095	27
1883		2,450,570	33,600	57	3-10	10,080	17
1884	Five years	2,489,334	33,683	33	I-2	16,841	67
1885	1	3,338,267	45,599	41	7-10	31,919	58
1886		4,099,746	53,946	88	9-10	48,552	20
1880-1886	Seven years	576,783	12,151	60		5,166	61
To	tals	\$84,725,604	\$1,019,147	31		\$519,466	87
Premiums received since the organization of the Company \$14,076,370 or						00	
Losses paid since the Company organized							
•	• •	•				2,269,000	
Cash dividends paid stockholders							

Stock owned by the directors at par value.....

\$514,316 76 2,959 60 900 00
\$854,409 50
11,469 36
1,706 72
1,711 72

# PEOPLES FIRE INSURANCE COMPANY,

#### MANCHESTER, N. H.

Commenced Business, November 17, 1885.

JOSEPH C. MOORE, President.

S. B. STEARNS, Secretary.

### Attorney in Connecticut, Insurance Commissioner.

Autorney in Connecticu	t, INSURANCE	COMMISSIONER.	
I. Whole amount of joint stock or guaran Whole amount of capital actually paid			\$500,000 00 25 <b>0</b> ,000 00
II.	ASSETS.		
Loans on bond and mortgage (first lien	s), not more th	nan one year's	
interest due	ns		\$102,925 00 None.
Value of lands mortgaged Buildings (insured for \$78,650	o)	\$270,830 00	
Stocks and Bond.	is owned by the	Company.	
United States and State Bonds—	Par Value.	Market Value.	
United States 4 p. c. coupon	\$156,000 00	\$199,694 95	
State of Illinois, Drainage	7,000 00	7,000 00	
County Bonds—			
Waubunsee Co., Kansas, 7 p. c	5,000 00	5,550 00	
Hillsboro Co., N. H. 6 p. c	2,500 00	2,750 00	
Railroad Bonds			
James River Valley 6 p. c	10,000 00	10,800 00	
BANK STOCK—			
New Hampshire Trust Co. 6 p. c.,	15,000 00	15,000 00	

Totals ...... \$195,500 00 \$240,794 95 240,794 95

December 1	
Deposits in Savings Banks—	
Manchester, Manchester, N. H	
Peoples, " ",	
Merrimac River, " 2,000 00 Guaranty, " 2,000 00	
Total	8 000 00
1 otai	8,000 00
Loan on Collateral,	
Par Val. Market Val. Amt. Loaned.	
Guaranty Savings Bank, Man-	
chester, N. H	3,200 00
Cash in Company's principal office	3,439 79
Cash in bank	26,872 32
Interest accrued on stocks and bonds	2,019 68
Interest accrued on collateral loans	None.
Gross premiums in due course of collection	18,608 64
Assets at their actual value	\$405,860 38
	•
III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted	
Losses resisted. None.	
Gross amount of unpaid losses	\$18,353 53
Unearned premiums on risks, one year or less \$84,304 40	\$10, <b>3</b> 53 53
Unearned premiums on risks, more than one year 29,396 00	
Unearned premiums as computed above	113,700 40
Commissions, brokerage and return premiums	4,468 04
Total liabilities, except capital stock and surplus	\$136,521 97
Capital stock	250,000 00
Surplus beyond all liabilities	19,338 41
Total liabilities, including capital and surplus	\$405,860 38
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Deduct reinsurance, rebate, abatement, and return	
premiums	
Actual cash premiums	\$200,281 50
Interest on mortgages of real estate	9,049 82
Interest on loans and bonds, and dividends on stocks	J,-43 02
Actual cash income	\$209,331 32

# V. EXPENDITURE DURING THE YEAR.

Net amount paid for losses.  Cash dividends	\$31,639 04 None.
Commissions and brokerage	41,774 22
Salaries and fees	3,999 95
Taxes	4,136 04
All other payments	10,134 31
Actual cash expenditure	\$91,683 56

#### VI. MISCELLANEOUS.

Risks and Premiums  In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year Written or renewed during the year		
Totals	. ,, ,,,	. 1775 1 5
In force at the end of the year  Deduct amount reinsured		
Net amount in force	\$14.892.606 99	\$203.892 87

#### Recapitulation of Fire Risks and Premiums.

real Amount of the Written. Term. Covered. charged. unearned. 1886 One year or less \$11,663,811 92 \$168,608 80 1-2 \$84,304 40 1885 Two years 9,324 00 80 61 1-4 20 15
1885 Two years 9,324 00 80 61 1-4 20 15
t wo years
1886 54,300 00 475 50 3-4 356 63
1884
1885 Three years 73,700 00 849 80 1-2 424 90
1,519,333 33 17,537 58 5-6 14,614 65
1883
Four years
1885 48,550 00 483 10 5-8 301 95
1886 494,146 77 5,134 78 7-8 4,492 95
1882
1883
1884 Five years
1885 217,283 39 2,328 07 7-10 1,629 60
1886 3 812,157 58 8,394 63 9-10 7,555 17
Totals \$14,892,606 99 \$203,892 87 \$113,700 40
Premiums received since the organization of the Company \$247,643 21
Losses paid since the Company organized 32,213 40
Cash dividends paid stockholders
Stock owned by the directors at par value

49,992 57

Losses incurred during the year....

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$127,127 91
Premiums received	1,726 82
Losses paid	None.
Losses incurred	None.

#### PEOPLES FIRE INSURANCE COMPANY,

, NEW YORK, N. Y.

Commenced Business, April 23, 1851.

F. V. PRICE, President.

A. C. MILNE, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$200,000 00
Whole amount of capital actually paid up in cash	200,000 00

#### II. ASSETS.

#### Stocks and Bonds owned by the Company.

United States Bonds—	Par Value.	Market Value.	
United States 4 p. c. reg	\$159,000 00	\$202,725 00	
United States 4½ p. c. reg	21,000 00	23,205 00	
United States 6 p. c. reg	20,000 00	26,100 00	
RAILROAD BONDS-			
Union Pacific 1st mortgage	20,000 00	22,800 00	
Union Pacific sinking fund	16,000 00	18,560 00	
Kansas Pacific 1st con. mortgage	20,000 00	21,300 00	
International & Gt. Northern m	10,000 00	9,300 00	
RAILROAD STOCKS—			
Union Pacific	15,000 00	9,225 00	
Second Avenue	700 00	1,225 00	
BANK STOCKS—			
National Bank of Commerce	10,000 00	17,800 00	
Peoples	2,500 00	4,375 00	
Totals,	\$294,200 00	\$356,615 00	356,615 00

# Loans on Collateral.

Par Val. Market Val. Amt. Loane	d.
American Merch. Union Ex. stk, \$5,000 \$5,350 \$3,700	3,700 00
Cash in Company's principal office	641 66
Cash deposited in bank	3,499 22
Interest accrued on stocks and bonds	1,160 00
Interest accrued on collateral loans	111 00
-	17,350 89
Assets at their actual value	\$383,077 77
III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted	
Losses resisted	
Gross amount of unpaid losses \$32,153 46	
Deduct reinsurance	
Net amount of unpaid losses	\$23,917 61
Unearned premiums on risks, one year or less \$60,215 71	
Unearned premiums on risks, more than one year 27,770 09	
Unearned premiums as computed above	87,985 80
Commissions and brokerage	3,145 82
Taxes	900 00
Return premiums	1,142 42 1,366 39
Rents	
Total liabilities, except capital stock and surplus	\$118,458 04
Capital stock	200,000 00 64,619 73
Total liabilities, including capital and surplus	\$383,077 77
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Deduct reinsurance, rebate, abatement, and return	
premiums	
Actual cash premiums	\$138,751 53
Interest on mortgages of real estate	210 00
Interest on loans and bonds, and dividends on stocks	16,592 51
Actual cash income	\$155,554 04
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$24,138.90 occur-	
ring in previous years) \$114,107 83	
Deduct salvage and reinsurance	
Net amount paid for losses	\$105,705 01
•	

Cash dividends	20,000 00
Commissions and brokerage	29,894 75
Salaries and fees	13,096 80
Taxes	3,396 26
All other payments	11,398 70
Actual cash expenditure	\$183,491 52

#### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the preced-	Risks.	Premiums.
ing year	\$23,574,526 17,933,690	\$230,461 03 162,762 40
Totals  Deduct those expired and marked off	\$41,508,216 21,540,157	\$393,223 43 204,912 75
In force at the end of the year  Deduct amount reinsured	\$19,968,059 910,829	\$188,310 68 9,272 87
Net amount in force	\$19,057,230	\$179,037 81

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premii charged		Fraction unearned		
1886	One yr. or less	\$13,238,840	\$120,431	43	I-2	\$60,215	71
1885	} Two years	77,650	819	97	I-4	204	99
1886	}	28,387	290	60	3-4	217	95
1884	)	1,797,680	18,831	79	1-6	3,138	63
1885	Three years	1,522,184	14,194	38	I-2	7,097	19
1886	)	1,401,584	13,093	51	5-6	10,911	26
1883	)	1,000	9	60	1-8	1	20
1884	Four years	9,150	77	52	3-8	29	07
1885	Four years	4,800	78	25	5-8	48	90
1886	J	3,500	46	50	7-8	40	69
1882	)	71,192	935	98	I-IO	93	59
1883		199,959	2,405	37	3-10	721	61
1884	Five years	320,280	3,506	55	I-2	1,753	27
1885		155,225	1,864	92	7-10	1,305	44
1886	j	225,799	2,451	44	9-10	2,206	30
Т	otals	\$19,057,230	\$179,037	81		\$87,985	80
Premiums 1	eceived since the orga	anization of the	Company.			\$2,844,719	52
	since the Company					1,427,882	
Cash dividends paid stockholders					538,000	00	
Stock owned by the directors at par value					49,000	00	
Losses incurred during the year					103,733	72	
Loaned to stockholders not officers					3,700		
						U.,	

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$302,733 00
Premiums received	3,587 29
Losses paid	2,651 43
Losses incurred.	1,935 56

#### PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, September 10, 1853.

STEPHEN CROWELL, President.

PHILANDER SHAW, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized Whole amount of capital actually paid up in cash	
II. ASSETS.	
Value of real estate owned by the Company unencumbered Loans on bond and mortgage (first liens), not more than one year	
interest due	. \$294,900 00
Interest accrued on bond and mortgage loans	. 4,563 40
Value of lands mortgaged \$238,350 o	o
Buildings (insured for \$310 550) 375,600 0	0
Total \$613,950 o	0
Stocks and Bonds owned by the Company.	

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS-		
United States 4 p. c. reg	\$437,500 00	\$560,000 00
United States 4½ p. c. reg	250,000 00	276,250 00
United States 3 p. c. reg	200,000 00	202,000 00
United States currency 6 p. c	50,000 00	66,000 00
Mississippi warrants	20,000 00	20,000 00
Virginia deferred certificates	14,772 33	1,920 40
MUNICIPAL AND COUNTY BONDS—		
Brooklyn city 6 p. c	15,000 00	21,000 00
Massoula County, M. T	12,000 00	13,200 00

	Par Value.	Market Value
RAILROAD BONDS-	Par value.	Market Value.
Broadway & Seventh Avenue	\$15,000 00	\$16,200 00
Houston & Texas Central	3,000 00	3,450 00
Central New Jersey	3,000 00	3,210 00
Toledo, Ann Arbor & Grand Trunk	75,000 00	79,500 00
Ohio Southern	25,000 00	26,000 00
New York Elevated	25,000 00	32,000 00
Long Island	100,000 00	115,500 00
Long Island City & Flushing	15,000 00	15,750 00
New York, Chicago & St. Louis	100,000 00	97,000 00
South Side, L. I	25,000 00	27,500 00
Smithtown & Port Jefferson	10,000 00	10,300 00
Pittsburgh, Cleveland & Toledo	50,000 00	55,500 00
Toledo, Ann Arbor & N. Michigan	75,000 00	70,125 00
N.Y., Brooklyn & Manhattan Beach	10,000 00	10,550 00
Chicago & Indianapolis Coal R'y.	15,000 00	15,150 00
RAILROAD STOCKS—	3,	<b>3.</b> 3
Brooklyn City	21,750 00	41,760 00
Central Park N. & E	20,000 00	24,000 00
Christopher & Tenth Streets	10,000 00	13,000 00
Second Avenue	18,500 00	33,300 00
New York Central & Hudson River	50,000 00	57,500 00
Dry Dock, E. Broadway & Battery	10,000 00	15,100 00
GAS COMPANY BONDS—	10,000	-3,
Nassau, Brooklyn, certificates	17,000 00	17,170 <b>0</b> 0
New York Mutual, New York	37,000 00	39,220 00
Peoples, Brooklyn, 6 p. c	10,000 00	10,000 00
New York Equitable, New York	10,000 00	11,300 00
GAS COMPANY STOCKS—	10,000 00	11,500 00
Citizens, Brooklyn	29,160 00	17,496 00
Nassau, "	22,500 00	22,950 00
Peoples, "	7,950 00	4,770 00
Brooklyn, "	8,800 00	8,976 00
Fulton Municipal, Brooklyn	20,000 00	32,600 00
BANK STOCKS—	20,000 00	32,000 00
Merchants National, New York	650 00	884 00
Metropolitan National, New York	27,500 00	10,175 00
American Exchange Nat., "	50,000 00	70,000 00
Central National, "	20,000 00	26,000 00
Nat. Shoe & Leather, "	5,000 00	6,750 00
St. Nicholas, "	30,000 00	36,000 00
Nat. Bk. of the Republic, "	28,600 00	38,610 00
Nat. Bank of Commerce, "	8,700 00	15,660 00
Fourth National, "	20,000 00	29,600 00
Mechanics National, "	1,000 00	1,700 00
Mercantile " "	•	•
National Park, "	10,000 00	14,000 00
Commercial, Brooklyn	10,000 00	17,000 00
	4,800 00	6,720 00
27 1 1 01	14,500 00	31,900 00
National City, "	4,650 00	15,112 50

270 PHENIX 1	INSURANCI	E COMP	ANY.	
	Par V	alue.	Market Value	
Brooklyn Trust Co., Brooklyn		00 00	\$32,500 00	
Standard Oil Trust Co		00 00	32,550 00	
Long Island Loan & Trust Co		00 00	3,200 00	
Brooklyn City Safe Deposit Co.		00 00	4,050 00	
MISCELLANEOUS-	0.			
Western Union Telegraph Co. st	tk. 50,00	00 00	38,000 00	
Board of Trade, Chicago, cer	2,7	00 00	2,700 00	
U. S. Illuminating Co. bonds	25,0	00 00	25,750 00	
N. Y. & N. J. Telephone Co	10,0	00 00	10,000 00	
Lake Gas Co. of Chicago bonds	50,0	00 00	51,000 00	
Totals	\$2.241.0	22 33 \$2	2.607.108 00	2,607,108 90
			,1, ,-	-,,, )-
Loc	ans on Colla			
Papples Gos I Co Prosklyn ha		rket Val.		•
Peoples Gas L. Co., Brooklyn, bs.		\$4,080	\$3,000 00	
Standard Fire Ins. Co., N.Y., stk. Home """	1,500 800	1,500	1,200 00	
Hamilton " " " "		1,240	1,500 00	
Am. Ex. " " -" "	750 500	975 \ 510	400 00	
Citizens National Bank, " "	750			
Hanover " " " "	2,500	900 l 3,925 s	3,000 00	
Chic., Burl. & Quincy R. R. "	500	680	500 00	
Williamsburgh City Fire Insur-	300	000	300 00	
ance Co., Brooklyn, stock	1,000	2,850	2,000 00	
Central Pacific R. R. Co. bonds	2,000	2,300	1,950 00	
Home Fire Ins. Co., N. Y., stock	1,500	2,325	900 00	
Consol.Gas Light Co., " "	15,000	11,850	9,250 00	
National Park Bank, " "	4,000	6,680)		
Nat. Bk. of Commerce, " "	2,000	3,560	8,000 00	
Rutgers Fire Ins. Co., " "	400	540	350 00	
Cen.Park, N.& E.R.R.R.Co. "	5,000	6,000	5,000 00	
Cen. Pac. R. R. Co. gov. 6 p.c. bs.	1,000	1,300	1,000 00	
Jewell Milling Co. stock	10,000	10,000	7,500 00	
Pros. Park & Coney I.R.R.Co. bs.	3,000	3,600	3,000 00	
New York Athletic Club bonds	500	500	400 00	
Aut. Fire Alarm & Ex. Co. stock	10,425	5,004	2,308 76	
Public Park loan, Brooklyn, bds.	1,000	1,400	1,000 00	
Lloyd's Plate Glass Ins. Co. stock	1,700	2,465	1,700 00	
Standard Oil Trust Co. stock	-	32,550	26,000 00	
Long Island R. R. Co. stock	2,500	2,375	800 00	
Totals	\$87,325 \$10	09,109	\$80,758 76	80,758 76
Cash in principal office				265 65
Cash deposited in banks				494,870 18
Interest due and accrued on stocks				6,859 32
Interest due and accrued on collate	ral loans			293 70
Gross premiums in due course of col				803,569 00
Bills receivable, not matured, taker				140,284 55
Rents		• • • • • • •		3,247 81
			_	

Assets of the Company at their actual value...... \$5,519,508 80

#### III. LIABILITIES.

III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted \$324,348 83	
Losses resisted	
Gross amount of unpaid losses	\$353,759 83
Unearned premiums on risks, one year or less \$1,190,069 78	#3337 <b>;</b> 37 -3
Unearned premiums on risks, more than one year 2,084,106 86	
Unearned premiums on marine and inland risks 192,710 33	
Unearned premiums as computed above	3,466,886 97
Commissions and brokerage	136,337 12
Due and accrued for salaries, etc	3,098 08
All other demands against the Company	2,340 02
_	
Total liabilities, except capital stock and surplus	
Capital stock	1,000,000 00
Surplus beyond all liabilities	557,086 78
Under special deposits in various States and Canada \$177,863 23	
Total liabilities, including capital and surplus	\$5,519,508 80
IV. INCOME DURING THE YEAR.  Fire. Marine and Inland.  Premiums received in cash \$4,983,266 32 \$1,586,656 30  Deduct reinsurance, rebate, abatements, and return premiums 797,401 84 218,644 06	
Fire. Marine and Inland.  Premiums received in cash \$4,983,266 32 \$1,586,656 30  Deduct reinsurance, rebate, abatements, and return premiums 797,401 84 218,644 06	
Fire. Marine and Inland. Premiums received in cash \$4,983,266 32 \$1,586,656 30  Deduct reinsurance, rebate, abatements, and return premiums 797,401 84 218,644 06  Actual cash premiums \$4,185,864 48 \$1,368,012 24	
Fire. Marine and Inland.  Premiums received in cash \$4,983,266 32 \$1,586,656 30  Deduct reinsurance, rebate, abatements, and return premiums 797,401 84 218,644 06  Actual cash premiums \$4,185,864 48 \$1,368,012 24  Notes received for premiums remaining unpaid \$140,284 55	\$5,553,876 72
Fire. Marine and Inland.  Premiums received in cash \$4,983,266 32 \$1,586,656 30  Deduct reinsurance, rebate, abatements, and return premiums 797,401 84 218,644 06  Actual cash premiums \$4,185,864 48 \$1,368,012 24  Notes received for premiums remaining unpaid \$140,284 55  Interest on mortgages of real estate.	\$5,553,876 72 16,796 56
Fire. Marine and Inland. Premiums received in cash	\$5,553,876 72 16,796 56 116,734 86
Fire. Marine and Inland. Premiums received in cash	\$5,553,876 72 16,796 56 116,734 86 10,823 09
Fire. Marine and Inland. Premiums received in cash	\$5,553,876 72 16,796 56 116,734 86 10,823 09 61,768 04
Fire. Marine and Inland. Premiums received in cash	\$5,553,876 72 16,796 56 116,734 86 10,823 09 61,768 04
Fire. Marine and Inland. Premiums received in cash	\$5,553,876 72 16,796 56 116,734 86 10,823 09 61,768 04
Premiums received in cash	\$5,553,876 72 16,796 56 116,734 86 10,823 09 61,768 04
Fire. Marine and Inland.  Premiums received in cash	\$5,553,876 72  16,796 56  116,734 86  10,823 09  61,768 04  \$5,759,999 27
Fire. Marine and Inland.  Premiums received in cash	\$5,553,876 72  16,796 56  116,734 86  10,823 09  61,768 04  \$5,759,999 27

	Fire.		Marine and In	land.
Amt. paid for losses (inc. \$276,954.38	3			
occurring in previous years)	\$2,285,471	I 2	\$1,645,661 06	
Deduct salvage and reinsurance	202,978	10	185,852 12	
Net amount paid for losses.	\$2,082,493	02	\$1,459,808 94	\$3,542,301 96
Cash dividends				100,000 00
Commissions and brokerage				974,921 21
Salaries, fees, etc				320,236 67
Taxes				69,195 88
All other payments	• • • • • • • • • • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •	395,850 79
Actual cash expenditure				\$5,402,506 51

VI.	. MISCELLA	ANEOUS.		
i	Risks and Pre	minms.		
In force on the 31st day of De	ecember of the	F	re.	Premiums.
ceding year		_	762,907	\$5,179,005 49
Written or renewed during the			,151,923	4,988,439 41
Totals				\$10,167,444 90
Deduct those expired a	and marked off	309	,077,088	3,441,446 97
In force at the end	d of the year	\$546	,837,742	\$6,725,997 93
Deduct amount re	insured	35	,516,051	278,401 79
Net amount	in force	\$511	,321,691	\$6,447,596 14
		5	and Inla	
In force at the end of the year.	· · · · · · · · · · · · · · ·		,693,990	\$212,811 92
n	CEL DI			
	n of Fire Ris			
Year written. Term.	Amount covered.	Gross premium charged.	s Fraction	on Premiums ed. unearned.
1886 One year or less	\$241,920,065			
1885	2,496,443	18,961		4,740 42
1886 Two years	2,350,904	24,816	2 3-4	18,612 01
1884)	27,323,325	263,597	is 1-6	43,932 94
1885 Three years	33,540,907	304,469	2 I-2	152,234 96
1886	45,368,068	387,830 2		323,191 91
1883	534,855	6,421 (		802 71
1884 Four years	795,123	8,617	_	3,231 42
1005	625,957	7,146 1	-	4,466 37
1886	808,384	10,297 3	•	9,010 18
1882	22,381,757	346,196 2	-	34,619 62
1883	35,784,023	728,239 1	_	218,471 75
1884 Five years	37,485,644 40,2 <b>2</b> 9,232	817,651 8		408,825 94 581,539 89
1886	19,628,844	311,467		280,321 01
1881 Six years	19,020,044	75	-	6 25
1880	29,500	612		•
1881 Seven years	5,500	250 0		53 56
1879 Eight years	3,160	34 7		2 17
	#FIL 201 601			
Totals				\$3,274,176 64
Premiums received since the org				
Losses paid since the Company				29,656,011 37
Cash dividends paid stockholder				2,814,000 00
Stock owned by directors at par				101,750 00
Losses incurred during the year—fire, \$2,086,561.97; marine and inland, \$1,465,026.19				3,551,588 16
Loaned to officers and directors.				88,108 76
Loaned to stockholders not office				14,950 00
Special deposits for the exclusive				1,75
States of Virginia, \$50,00				

States of Virginia, \$50,000, liabilities, \$31,862.44; North Carolina, \$10,000, habilities, \$16,153.45; Georgia, \$25,000, liabilities, \$18,958.72; Mississippi, \$25,000, liabilities, \$63,-430.85; Canada, \$100,000, liabilities, \$40,267.01; Oregon, \$50,000, liabilities, \$7,190.76.

# Business in Connecticut, 1886.

	Fire.	M	larine and Inland.
Risks taken	\$2,884,162	00	\$1,450,456 29
Premiums received	34,326	68	4,249 06
Losses paid	12,695	24	None.
Losses incurred	10,818	75	None.

#### PRESCOTT INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, January 15, 1873.

F. II. STEVENS, President. .

WALTER C. HARRIS, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$200,000 00
Whole amount of capital actually paid up in cash	200,000 00

#### II. ASSETS.

# Stocks and Bonds owned by the Company.

Darre Canada	Par Value.	Market Value.
Bank Stocks—		
Atlas National, Boston	\$11,200 00	\$13,132 00
National Eagle, "	1,000 00	1,070 00
National Webster, "	45,000 00	45,900 00
Eliot National, "	20,300 00	25,781 00
Merchandise Nat., "	10,000 00	10,350 00
Market " "	12,500 00	11,625 00
New England " "	5,000 00	7,287 50
Tremont " "	12,000 00	12,360 00
Second " "	12,500 00	18,375 00
Blackstone " "	4,800 00	5,508 00
State " "	10,000 00	11,800 00
Globe " "	10,000 00	9,700 00
Merchants " "	6,000 00	8,100 00
American Loan & Trust Co	15,000 00	17,700 00
MUNICIPAL BONDS—		
City of Cincinnati	25,000 00	33,500 00
City of Houston	10,000 00	10,000 00

	Par Value.	Market Value.	
Railroad Bonds—			
Boston & Lowell	\$25,000 00	\$29,775 00	
Kansas City, Lawrence & Southern,	25,000 00	28,250 00	
Northern Pacific Terminal Co	10,000 00	10,750 00	
Little Rock & Fort Smith	10,000 00	11,450 00	
Atchison, Colorado & Pacific	5,000 co	5,337 50	
Toledo, Ann Arbor & G. T	25,000 00	26,625 00	
Oregon & Transcontinental Co	11,000 00	11,110 00	
Chicago, Burlington & Northern	10,000 00	10,300 00	
Chicago, Bur. & Northern, stock	6,000 00	4,920 00	
Totals	\$337,300 00	\$380,706 00	380,706 00
Cash in Company's principal office			3,714 84
Cash deposited in banks			6,144 28
Interest due and accrued on stocks			2,283 32
Gross premiums in due course of collec	ction	· · · · · · · · · · · · · · · -	23,696 62
Assets of the Company at their	actual value	• • • • • • • • • • • • • • • • • • • •	\$416,545 06
III. L	IABILITIES.		
Losses adjusted and unpaid		\$11,907 35	
Losses reported and unadjusted			
Losses resisted			
Gross amount of unpaid losses			\$21 420 60
Unearned premiums on risks, one year	or less	\$88 422 72	\$21,420 69
Unearned premiums on risks, more than			
-			0.0
Unearned premiums as compu			138,089 93
Commissions and brokerage	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	4,610 10
Total liabilities, except capital	stock and surp	olus	\$164,120 72
Capital stock			200,000 00
Surplus beyond all liabilities.			52,424 34
Total liabilities, including	capital and su	ırplus	\$416,545 06
IV. INCOME I			
Premiums received in cash			
Deduct reinsurance, rebate, abatement			
premiums		33,911 84	
Actual cash premiums			\$213,812 81
Interest on loans and bonds, and divide	nds on stocks		16,952 44
All other sources			1,906 38
Actual cash income		-	\$232,671 63
			. 0 / .
V, EXPENDITUR	E DURING T	HE YEAR.	
Amount paid for losses (including \$11,	367.56 occur-		
ring in previous years)		\$127,754 53	
Deduct salvages and reinsurance		12,739 04	
Net amount paid for losses	-		\$115,015 49
F F			#3,3 TS

	PRESCOT	T INSURANCE	E COMPAN	Υ.	275
Cash dividends Commissions and broke Salaries and fees	erage				12,000 00 42,469 74 13,991 00
Taxes All other payments					6,553 45 14,465 18
Actual cash e	xpenditur	e			\$204,494 86
	VI.	MISCELLA	NEOUS.		
	R	isks and Prem			
In force on the 31st day	of Dece	mber of the pre		Fire.	Premiums.
ing year Written or renewed dur				,923,039 ,998,233	\$263,218 28 250,012 76
Totals Deduct those		nd marked off.		,921,272 ,199,460	\$513,231 04 228,447 63
		of the year		836,767	\$284,783 41 11,677 64
Net	amount i	n force	\$21	,885,045	\$273,105 77
Reco	hitulation	ı of Fire Risk.	s and Pres	22212220	
Year	pullulululu		ross premium		Premiums
written. Term. 1886 One year	or less	covered. \$12,908,538	charged. \$176,845	unearned	
1885		4,900	φ1/0,045 24 A	• •	6 10
1886 Two year	ſS	17,166	149		. 112 23
1884)		1,087,639	11,925	• • •	1,987 61
1885 } Three yes	ars	1,241,597	13,847	34 I-2	6,923 67
1886		1,473,730	16,700	00 5-6	13,916 67
1883		14,825	143	75 1-8	17 97
1884 Four year	rs	12,700	172	02 3-8	64 51
1885		5,200	59	37 5-8	37 10
1886		817	15		13 35
1882		1,187,957	10,703	•	1,070 31
1883		1,288,059	11,825		3,547 71
Five year	rs	793,789	8,862	•	4,431 24
1885		863,603	10,548		7,383 77
1886 j	_	984,525	11,283	28 9-10 	10,154 96
Totals			\$273,105 7	·	\$138,089 93
Premiums received sinc					\$2,406,092 00
Losses paid since the C					1,288,514 30
Cash dividends paid st	ockholder	·s		• • • • • • •	206,000 00
Stock owned by directo					119,900 00
Losses incurred during	the year.	• • • • • • • • • • • • • • • • • • • •		• • • • • • •	125,192 21
Business in Connecticut, 1886.					
Fire risks taken (no inla	ind)				\$468,357 00
Premiums received					7,422 40
Losses paid					3,856 34
Losses incurred,		,		•••••	3,856 34

# PROVIDENCE WASHINGTON INSURANCE COMPANY,

#### PROVIDENCE, R. I.

#### Commenced Business, 1799.

J. H. DEWOLF, President.

J. B. BRANCH, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$500,000 00
Whole amount of capital actually paid up in cash	400,000 00

#### II. ASSETS.

# Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States Bonds—		
United States 4 p. c. reg	\$75,000 00	\$95,625 00
United States 4 p.c. coupon	40,000 00	51,000 00
Railroad Bonds-		
Union Pacific 1st mort	20,000 00	22,800 00
New York, Providence & Boston	31,000 00	38,750 00
Rensselaer & Saratoga	12,000 00	17,040 00
Boston, Clinton & Fitchburg	2,000 00	2,180 00
Chicago, Kansas & Western	3,600 00	3,600 00
South Kansas	3,200 00	3,200 00
RAILROAD STOCKS—		
Atchinson, Topeka & Santa Fe	40,000 00	38,400 00
Chicago & Alton	50,000 00	71,000 00
Chicago, Burlington & Quincy	20,000 00	27,200 00
Chicago, Rock Island & Pacific	40,000 00	50,000 00
Illinois Central	10,000 00	13,200 00
BANK STOCKS—		
National Bank of Commerce, N. Y.,	5,000 00	8,750 00
American National, Providence	40,000 00	38,000 00
Blackstone Canal Nat., Providence,	40,000 00	40,000 00
Commercial " "	15,000 00	14,400 00
Lime Rock " "	12,500 00	13,000 00
Merchants " "	25,000 00	32,500 00
Mechanics " "	10,000 00	14,000 00
Roger Williams " "	7,500 00	8,200 00
Nat. Bank of Commerce, "	25,000 00	29,000 00
Nat. Bank of No. America, "	17,500 00	21,875 00
Manufacturers, "	10,500 00	14,910 00
Weybosset National	10,000 00	12,600 00

GAS COMPANY STOCKS—	Par Value.	Market Value.	
New York Mutual, New York	30,000 00	30,000 00	
Providence	25,000 00	_	
Bath, Bath, Me	5,000 00		
MISCELLANEOUS-	3,	3,	
Atlantic Mutual Ins. Co. scrip, bds.,	1,860 00	1,860 00	
What Cheer Corporation stock	68,000 00	68,000 00	
Total	\$694 <b>,</b> 660 00	\$825,590 00	825,590 00
Cash in principal office			738 79
Cash deposited in banks			57,627 71
Gross premiums in due course of collect	ction		84,122 39
Bills receivable, for fire, marine and inle	and risks		74,549 57
Assets of the Company at their	r actual value	- . <b></b> .	\$1.042.628 46
			/
TIT T	IABILITIES		
Losses adjusted and unpaid			,
Losses reported and unadjusted			
Losses resisted		. 16,412 69	
Gross amount of unpaid losses			
Deduct reinsurance			
Net amount of unpaid los			\$95,488 73
Unearned premiums on risks, one year			
Unearned premiums on risks, more than			
Unearned premiums on inland navigati			
Unearned premiums on marine risks			
Unearned premiums as compu			416,638 08
Commissions and brokerage	• • • • • • • • • • • •		16,824 48
Total liabilities, except capital	stock and sur	plus	\$528,951 29
Capital stock			400,000 00
Surplus beyond capital and all	l liabilities		113,677 17
Total liabilities, including	capital and s	surplus	\$1,042,628 46
,	2 1	1	" , 1 , 1
IV. INCOME I	HIRING TH	E VEAR	
IV. INCOME			
Premiums received in cash ,	Fire.	Marine and Inlan \$416,762 64	id.
Deduct reinsurance, rebate, abate-	\$549,101 SI	\$410,702 04	
ments, and return premiums	100,265 71	94,839 62	
			4
Actual cash premiums			\$770,818 82
Notes received for premiums unpaid,	43,860 88		245-7-6
Interest on loans and bonds, and divide	nds on stocks.		34,001 60
Actual coch income			#801 800 10

Actual cash income...... \$804,820 42

# V. EXPENDITURE DURING THE YEAR.

Amt. pd. for losses (inc. \$80,394.55	Fire.	Marine and Inland.	
occurring in previous years) Deduct salvage and reinsurance	\$275,155 06 31,979 13	\$294,617 97 99,589 05	
Net amount paid for losses.	\$243,175 93	\$195,028 92	\$438,204 85
Cash dividends			32,000 00
Commissions and brokerage			123,658 04
Salaries and fees			32,381 95
Taxes			13,015 65
All other payments			49,851 31
Actual cash expenditure			\$689,111 80

#### VI. MISCELLANEOUS.

Risks and Premiums In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$59,478,338	\$680,234 83 555,316 22
Totals  Deduct those expired and marked off	\$107,025,983 48,609,055	\$1,235,551 05 550,314 35
In force at the end of the year  Deduct reinsurance	\$58,416,928 4,255,717	\$685,236 70 56,467 82
Net amount in force	\$54,161,211	\$628,768 88
In force at the end of the year	Marine and Inland. \$3,031,588	Premiums. \$106,409 06

# Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premius		
	One year or less	\$28,131,038	\$357,333		\$178,666 58
1885	Two warrs	278,085	2,153		538 35
1886	Two years	91,590	608	99 3-4	456 74
1884		3,414,257	33,542	91 1-6	5,590 48
1885	Three years	3,084,885	36,806	12 1-2	18,403 06
1886		3,657,087	42,690	52 5.6	35,575 43
1883		161,725	1,058 8	80 <b>1-8</b>	132 35
1884	Four years	55,982	730 6	6 <b>1</b> 3-8	273 98
1885	c rour years	119,325	1,238	51 5-8	774 07
1886		89,755	756.0	7-8	661 53
1882	6	2,946,074	26,001	17 1-10	2,600 12
1883		4,186,037	39,583	74 3-10	11,875 11
1884	Five years	2,664,377	28,478	31 1-2	14,239 15
1885		2,255,626	25,301	99 7-10	17,711 40
1886		3,025,368	32,484	60 9-10	29,236 14
To	tals	\$54,161,211	\$628,768	38	\$316,734 49

Premiums received since the organization of the Company.  Losses paid since the Company organized.  Cash dividends paid stockholders.  Stock owned by the directors at par value.  Losses incurred during the year—fire, \$246,127.19; marine and inland, \$220,098.26.	\$12,305,057 18 7,265,787 24 1,826,563 39 52,400 00
Business in Connecticut, 1886.  Fire, marine, and inland risks	\$1,063,571 00
Premiums received	11,745 12
Losses paid	7,046 45
Losses incurred	6,906 84

#### ROCHESTER GERMAN INSURANCE COMPANY,

#### ROCHESTER, N. Y.

Commenced Business, February 23, 1872.

FREDERICK COOK, President.

H. F. ATWOOD, Secretary.

\*Attorney in Connecticut, Insurance Commissioner.

# I. CAPITAL. Whole amount of joint stock or guarantee capital authorized...... \$200,000 00

Whole amount of capital actually paid up in cash	\$200,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered Loans on bond and mortgage (first liens), not more that one year's	\$61,066 75
interest due	271,013 00
Interest due on bond and mortgage loans	5,450 24

#### Stocks and Bonds owned by the Company.

United States and State Bonds-	Par Value.	Market Value.
United States 4 p. c	\$95,000 <b>0</b> 0	\$121,125 00
United States 3 p. c	5,000 00	5,050 00
Georgia	25,000 00	27,000 00

	D W.L.	3.5 - 1 - 4.37 - 1	
BANK STOCK—	Par value.	Market Value.	
German Am. Bank of Rochester  MISCELLANEOUS—	\$10,000 00	\$10,800 00	
Pullman Palace Car Co. stock	22,000 00	29,700 00	
Totals	\$157,000 00	\$193,675 00	193,675 00
Cash in Company's principal office			1,340 15
Cash deposited in bank			87,282 51
Interest due and accrued on stocks and Gross premiums in due course of collections	-		66 66 47,264 16
Rents due and accrued			775 84
Assets of the Company at thei	r actual value.		\$667,934 31
III. L	IABILITIES.		
Losses reported and unadjusted		\$22,968 97	
Losses resisted			
Gross amount of unpaid losses			\$27,776 97
Unearned premiums on risks, one year Unearned premiums on risks, more than			
Unearned premiums as compu	ited above		256,867 75
Commissions and brokerage			9,452 83
Total liabilities, except capital			\$294,097 55
Capital stock Surplus beyond all liabilities.			200,000 00 173,836 76
Under special deposits in various States		\$30,218 18	173,030 70
Total liabilities, including			\$667,934 31
IV. INCOME I	OURING THE	E YEAR.	
Premiums received in cash			
Deduct reinsurance, rebate, abatemer	nt, and return		
premiums			
Actual cash premiums  Interest on mortgages of real estate			\$360,085 37 20,920 96
Interest on loans and bonds, and divide			8,526 21
From all other sources			5,473 33
Actual cash income	· · · · · · · · · · · · · · · · · · ·		\$395,005 87
v. expenditur	E DURING	THE YEAR.	
Amount paid for losses (including \$19	,731 occurring		
in previous years)			
Deduct salvages and reinsurance			# a a a 6 · a · · a
Net amount paid for losses	• • • • • • • • • • • • • •		\$239,649 40

Cash dividends	16,000 00
Commissions and brokerage	81,166 93
Salaries and fees	13,702 08
Taxes	12,498 28
All other payments	22,667 11
Actual cash expenditure	\$385,683 80

#### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$47,055,987 38,829,913	\$541,273 99 447,462 20
Totals  Deduct those expired and marked off	\$85,885,900 40,118,473	\$988,736 19 481,359 81
In force at the end of the year  Deduct amount reinsured	\$45,767,427 871,374	\$507,376 38 7,946 83
Net amount in force	\$44,896,053	\$499,429 55

# Recapitulation of Fire Risks and Premiums.

Year written. Term.	Amount covered.	Gross premiums	Fraction unearned	Premiums unearned.
1886 One year or less	\$22,963,125	\$277,057 87	1-2	\$138,528 94
1885 } Two years	329,592	3,119 78	1-4	779 95
1886 } 1 wo years	116,785	877 80	3-4	658 35
1884)	5,678,289	55,226 94	1-6	9,204 49
1885 Three years	6,589,850	63 008 36	I-2	31,504 18
1886	7,108,915	68,416 45	5-6	57,013 71
1883	17,850	183 63	1-8	22 95
Four years	40,400	539 98	3-8	202 47
1885	41,975	541 90	5-8	338 70
1886	52,778	570 23	7-8	498 95
1882	141,285	2,189 51	1-10	218 95
1883	222,783	3,961 13	3-10	1,188 33
1884 Five years	461,501	7.765 54	1-2	3,882 77
1885	570,762	7,741 90	7-10	5,419 33
1886 j	560,163	8,228 53	9-10	7,405 68
Totals	\$44,896,053	\$499,429 55		\$256,867 75
Premiums received since the orga	mization of th	e Company	\$	3,665,391 43
Losses paid since the Company	organized			2,012,592 77
Cash dividends declared				231,000 00
Stock dividends declared				25,000 00
Stock owned by directors at par	value			<sup>*</sup> 38,450 00
Losses incurred during the year.				

Loaned to officers and directors	\$12,500 00 18,200 00
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$329,057 00
Premiums received	4,322 49
Losses paid	1,859 96
Losses incurred	1,801 22

#### SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

#### SPRINGFIELD, MASS.

Commenced Business, 1851.

J. N. DUNHAM, President.

Amherst, Mass., W. Co. 5 p. c. r.,

S. J. HALL, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL. Whole amount of joint stock or guarantee capital authorized ..... \$1,000,000 00 Whole amount of capital actually paid up in cash............. 1,000,000 00 II. ASSETS. Value of real estate owned by the Company unencumbered..... \$96,353 00 Loans on bond and mortgage (first liens), not more than one year's interest due..... 262,850 00 Interest accrued on bond and mortgage loans..... 6,621 25 Value of lands mortgaged ..... \$189,500 oo Buildings (insured for \$219,650)...... 286,000 00 Stocks and Bonds owned by the Company. Par Value. Market Value. UNITED STATES BONDS-United States 6 p. c. cur. reg..... \$100,000 00 \$130,000 00 WATER COMPANY BONDS-Wakefield, Mass., W. Co. 6 p. c. r., 53,000 00 50,000 00 Ann Arbor, Mich., W. Co. 6 p. c. r., 50,000 00 50,000 00

16,000 00

16,000 00

RAILROAD BONDS—	Par Value.	Market Value.
Kan. C., St. Joe & Coun. B. 7 p. c.,	\$100,000 00	\$125,000 00
Union Pacific col. trust, 6 p. c	50,000 00	50,000 00
Chi. & Northw'n, s. f., 6 p. c	50,000 00	57,500 00
Morris & Essex 7 p. c	8,000 00	11,200 00
New York & Harlem 7 p. c	10,000 00	13,800 00
Chicago, Mil. & St. Paul 7 p. c	10,000 00	13,000 00
St Paul, Minn. & Manitoba 6 p. c.,	50,000 00	57,500 00
Chicago, Bur. & Quincy 4 p. c	10,000 00	10,000 00
Detroit, Lan. & Northern 7 p. c	2,000 00	2,400 00
Chicago, Bur. & Northern 5 p. c	11,000 00	
RAILROAD STOCKS—	11,000 00	11,330 00
Boston & Albany	100,000 00	198,000 00
Boston & Providence	20,000 00	41,000 00
Connecticut River	50,000 00	95,000 00
New York, New Haven & Hartf'd,	100,000 00	220,000 00
Old Colony	50,000 00	87,500 00
New York & Harlem		112,500 00
Chicago, Burlington & Quincy	50,000 00	
	110,000 00	149,600 00
Chicago, Milwaukee & St. Paul pref.,	55,000 00	64,900 00
Pennsylvania	20,000 00	22,880 00
Chicago, Burlington & Northern	6,600 00	5,280 00
Chiange & Alternative Guar	50,000 00	52,500 00
Chicago & Alton	30,000 00	42,900 00
Chicago, Rock Island & Pacific	50,000 00	62,500 00
Illinois Central BANK STOCKS—	20,000 00	26,600 00
Agawam National, Springfield	10,000 00	12,500 00
John Hancock Hat I	15,000 00	18,750 00
Chicopee ivational	10,400 00	17,160 00
1 yilcholi	10,000 00	17,000 00
Decond	2,800 00	4,900 00
1 mid	20,000 00	36,000 00
City	10,000 00	12,800 00
Chapin " "	10,000 00	13,000 00
First " "	15,000 00	24,000 00
Ware " Ware	7,500 00	9,000 00
First "Northampton	3,400 00	4,250 00
Northampton Nat'l "	10,000 00	16,500 00
Monson National, Monson	1,000 00	1,500 00
First " Chicopee	4,100 00	6,150 00
City " Holyoke	10,000 00	12,500 00
Adams "No. Adams	2,000 00	2,840 00
Franklin County Nat'l, Greenfield,	10,000 00	10,000 00
St. Paul National, St Paul, Minn.	10,000 00	11,000 00
Tremont National, Boston	10,000 00	10,200 00
Boston " "	10,000 00	12,100 00
New England National, Boston	10,000 00	14,400 00
Commonwealth " "	10,000 00	11,800 00
Merchandise " "	10,000 00	10,300 00

201 SPRINGFIELD FIRE AN	D MARINE	INSURANCE	CO.	
	Par Value.	Market Value.		
Merchants National, Boston	\$10,000 00	\$13,400 00		
Atlas " "	10,000 00	11,700 00		
Howard " "	20,000 00	23,000 00		
Webster " "	10,000 00	10,000 00		
Boylston " "	15,000 00	19,950 00		
Eliot " "	10,000 00	12,600 00		
Nat'l Bank of Commerce, Boston,	10,000 00	12,200 00		
Shawmut National, Boston	10,000 00	11,900 00		
National Bank of Com., N. Y	10,000 00	17,500 00		
Nat'l Bank of No. America, N. Y.	7,000 00	8,400 00		
Fourth National Bank, N. Y	20,000 00	27,000 00		
Continental National, N. Y	20,000 00	22,400 00		
Metropolitan National, N. Y	20,000 00	7,000 00		
Total\$			2,267,590	00
10(α1	1,011,000 00 %	p2,207,390 CC	2,207,390	
Loans of	on Collateral.			
Pa	ar Val. Market	Val. Amt. Loa	ned.	
	<b>\$500 \$6</b> :	25 \$400		
	0,000 12,50	•		
* *	5,000 9,00	1		
*	1,000 15,00	00 J		
Park Nat. Bank stock, N. Y	2,40	00 1,500		
Totals \$19	9,000 \$39,5	25 \$26,900	26,900	00
Cash in Company's principal office			12,091	65
Cash in bank			115,937	66
Interest due and accrued on stocks			24,072	00
Interest accrued on collateral loans			653	75
Gross premiums in due course of collect	tion		171,650	00
Rents			838	45
Bills receivable, not matured			59,254	96
All other property			102	52
Assets of the Company at thei	r actual value.		\$3.044.015	2/
the company at the	r actual value		#3,~44,9*3	2-4
III. LI	ABILITIES.	* 0.0		
Losses adjusted and unpaid	• • • • • • • • • • • • • • • • • • • •			
Losses reported and unadjusted		90,840 00		
Losses resisted				
Gross amount of unpaid losses			\$163,979	12
Deduct reinsurance	• • • • • • • • • • • • • • • • • • • •	8,158 48		
Net amount of unpaid los	ses.,		\$155,820	64
Unearned premiums on risks, one year of	or less	\$478,840 48		
Unearned premiums on risks, more than	one year	704,685 70		
Unearned premiums as comput	ed above		1,183,526	18
Commissions and brokerage			25,747	
Total liabilities, except capital :		_		
Capital stock			\$1,365,094	-
Surplus beyond all liabilities	• • • • • • • • • • • • • • • • • • • •		1,000,000	
ourplus beyond an nabilities			670 820	
Total liabilities, including		_	679,820	<del>9</del> 2

IV. INCOME DURING THE YEAR.  Premiums received in cash			
Premiums received in cash.         \$1,774,623 70           Deduct reinsurance, rebate, abatements, and return premiums.         205,660 21           Actual cash premiums.         \$1,568,963 49           Interest on mortgages of real estate.         16,176 27           Interest on loans and bonds, and dividends on stocks.         101,652 43           Rents.         4,241 00           Actual cash income         \$1,691,033 19           V. EXPENDITURE DURING THE YEAR.           Amount paid for losses (including \$138,526.35 occurring in previous years).         \$868,777 19           Deduct salvages and reinsurance.         45,878 45           Net amount paid for losses.         \$822,898 74           Cash dividends.         100,000 00           Commissions and brokerage.         225,001 85           Salaries and fees.         71,261 95           Taxes.         41,755 60           All other payments         140,610 61			
Deduct reinsurance, rebate, abatements, and return premiums			
Actual cash premiums . \$1,568,963 49  Interest on mortgages of real estate . 16,176 27  Interest on loans and bonds, and dividends on stocks . 101,652 43  Rents . 4,241 00  Actual cash income . \$1,691,033 19  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$138,526.35 occurring in previous years) . \$868,777 19  Deduct salvages and reinsurance . 45,878 45  Net amount paid for losses . \$822,898 74  Cash dividends . 100,000 00  Commissions and brokerage . 225,001 85  Salaries and fees . 71,261 95  Taxes . 41,755 60  All other payments . 140,610 61			
Interest on mortgages of real estate       16,176       27         Interest on loans and bonds, and dividends on stocks       101,652       43         Rents       4,241       00         Actual cash income       \$1,691,033       19         V. EXPENDITURE DURING THE YEAR.         Amount paid for losses (including \$138,526.35 occurring in previous years)       \$868,777       19         Deduct salvages and reinsurance       45,878       45         Net amount paid for losses       \$822,898       74         Cash dividends       100,000       00         Commissions and brokerage       225,001       85         Salaries and fees       71,261       95         Taxes       41,755       60         All other payments       140,610       61			
Interest on loans and bonds, and dividends on stocks.       101,652 43         Rents.       4,241 00         Actual cash income       \$1,691,033 19         V. EXPENDITURE DURING THE YEAR.         Amount paid for losses (including \$138,526.35 occurring in previous years).       \$868,777 19         Deduct salvages and reinsurance.       45,878 45         Net amount paid for losses       \$822,898 74         Cash dividends       100,000 00         Commissions and brokerage       225,001 85         Salaries and fees       71,261 95         Taxes       41,755 60         All other payments       140,610 61			
Rents       4,241 00         Actual cash income       \$1,691,033 19         V. EXPENDITURE DURING THE YEAR.         Amount paid for losses (including \$138,526.35 occurring in previous years)       \$868,777 19         Deduct salvages and reinsurance       45,878 45         Net amount paid for losses       \$822,898 74         Cash dividends       100,000 00         Commissions and brokerage       225,001 85         Salaries and fees       71,261 95         Taxes       41,755 60         All other payments       140,610 61			
Actual cash income \$1,691,033 19  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$138,526.35 occurring in previous years). \$868,777 19  Deduct salvages and reinsurance. 45,878 45  Net amount paid for losses \$822,898 74  Cash dividends 100,000 00  Commissions and brokerage. 225,001 85  Salaries and fees. 71,261 95  Taxes 41,755 60  All other payments 140,610 61			
Amount paid for losses (including \$138,526.35 occurring in previous years).       \$868,777 19         Deduct salvages and reinsurance.       45,878 45         Net amount paid for losses.       \$822,898 74         Cash dividends.       100,000 00         Commissions and brokerage       225,001 85         Salaries and fees       71,261 95         Taxes.       41,755 60         All other payments       140,610 61			
Amount paid for losses (including \$138,526.35 occurring in previous years).       \$868,777 19         Deduct salvages and reinsurance.       45,878 45         Net amount paid for losses.       \$822,898 74         Cash dividends.       100,000 00         Commissions and brokerage       225,001 85         Salaries and fees       71,261 95         Taxes.       41,755 60         All other payments       140,610 61			
ring in previous years).       \$868,777 19         Deduct salvages and reinsurance.       45,878 45         Net amount paid for losses.       \$822,898 74         Cash dividends.       100,000 00         Commissions and brokerage.       225,001 85         Salaries and fees.       71,261 95         Taxes.       41,755 60         All other payments       140,610 61			
Deduct salvages and reinsurance.       45,878 45         Net amount paid for losses.       \$822,898 74         Cash dividends.       100,000 00         Commissions and brokerage.       225,001 85         Salaries and fees.       71,261 95         Taxes.       41,755 60         All other payments       140,610 61			
Net amount paid for losses       \$822,898       74         Cash dividends       100,000       00         Commissions and brokerage       225,001       85         Salaries and fees       71,261       95         Taxes       41,755       60         All other payments       140,610       61			
Cash dividends       100,000 00         Commissions and brokerage       225,001 85         Salaries and fees       71,261 95         Taxes       41,755 60         All other payments       140,610 61			
Commissions and brokerage.       225,001 85         Salaries and fees.       71,261 95         Taxes.       41,755 60         All other payments       140,610 61			
Salaries and fees.       71,261 95         Taxes.       41,755 60         All other payments.       140,610 61			
All other payments			
Actual cash expenditure \$1,401,528 75			
VI. MISCELLANEOUS.			
Risks and Premiums. Fire. Premiums.  In force on the 31st day of December of the pre-			
ceding year\$167,195,139 \$2,240,004 62			
Written or renewed during the year			
Totals \$298,648,739 \$4,014,628 32			
Deduct those expired and marked off 130,352,988 1,727,996 33			
In force at the end of the year \$168,295,751 \$2,286,631 99			
Recapitulation of Fire Risks and Premiums.			
Year Term Amount Gross premiums Fraction Premiums written. covered. charged. uncarned. uncarned.			
1886 One year or less. \$64,631,246 \$957,680 97 1-2 \$478,840 48			
1885 Two years 419,630 4,718 82 1-4 1,179 70			
1886 1,697,386 11,829 91 3-4 8,872 43			

written.	1 erm	covered.		unearned	. Premiums unearned.
1886	One year or less.	\$64,631,246	\$957,680 97	I-2	\$478,840 48
1885 }	Two years	419,630	4,718 82	1-4	1,179 70
1886	1 11 0 yours 11 11	1,697,386	11,829 91	3-4	8,872 43
1884)		13,077,541	149,400 55	1-6	24,900 09
1885}	Three years	12,382,651	139,435 13	1-2	69,717 56
1886		13,232,232	142,889 72	5-6	119,074 77
1883		652,760	6,849 59	1-8	856 19
1884	Four years	371,891	2,527 12	3-8	947 67
1885	rour yours	1,072,903	14,412 94	5-8	9,008 08
1886 J		341,739	3,035 63	7-8	2,656 18
1882		7,961,106	101,683 09	1-10	10,168 30
1883		10,973,648	151,116 13	3-10	45,334 83
1884 }	Five years	12,087,122	172,706 74	I-2	86,353 37
1885	•	19,808,034	299,472 78	7-10	209,630 94
1886		9,585,862	128,872 87	9-10	115,985 59
Tota	als	\$168,295,751	\$2,286,631 99		\$1,183,526 18

Premiums received since the organization of the Company	\$20,706,428 51
Losses paid since the Company organized	12,929,324 46
Cash dividends paid stockholders	1,992,042 00
Stock dividends declared	500,000 00
Stock owned by the directors at par value	159,800 00
Losses incurred during the year	832,842 74
Loaned to officers and directors	61,500 00
Loaned to stockholders not officers	81,500 00
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$3,076,393 00
Premiums received	35,633 70
Losses paid	20,547 36
Losses incurred	17,536 54

# SPRING GARDEN INSURANCE COMPANY,

#### PHILADELPHIA, PENN.

Commenced Business, August 29, 1835.

NELSON F. EVANS, President.

JACOB E. PETERSON, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$400,000 00
Whole amount of capital actually paid up in cash	400,000 00
71 1	• •
II. ASSETS,	
111 110001101	
Value of real estate owned by the Company unencumbered	\$223,300 00
Loans on bond and mortgage (first liens), not more than one year's	" 3/3
interest due	276,630 00
Interest due and accrued on bond and mortgage loans	6,413 15
Value of lands mortgaged	
Value of lands mortgaged	*
buildings (insured for \$254,000)	
Total \$447,000 00	

# Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States Bonds-			
United States 4 p. c. reg	\$30,000 00	\$38,400 00	
MUNICIPAL BONDS-			
City of Cincinnati $7\frac{3}{10}$ p. c	20,000 00	27,000 00	
City of St. Joseph 6 p. c. funding	20,000 00	21,000 00	
Kansas City Water Works 6 p. c	10,000 00	10,500 00	
RAILROAD BONDS-			
North Pennsylvania gen. m. 7 p. c.	20,000 00	27,000 00	
North Pennsylvania 1st m. 7 p.c	10,000 00	12,300 00	
Philadelphia & Reading con. 7 p. c.	20,000 00	24,600 00	
Pitts., Cin. & St. Louis reg. 7 p. c.	30,000 00	36,900 00	
Delaware & Bound Brook 7 p. c	20,000 00	26,200 00	
Pennsylvania con. 6 p. c	10,000 00	13,100 00	
Lehigh Valley con. 6 p. c	20,000 00	27,000 00	
New Orleans Pacific 1st m. 6 p.c	20,000 00	16 <b>,40</b> 0 00	
Peoples Passenger R'y 7 p. c	10,000 00	11,500 00	
N. Y. & West Shore 1st m. 5 p. c.	5,000 00	5,250 00	
Terre Haute & Logansport 6 p. c	20,000 00	21,600 00	
C., C., C. & I. con. 6 p. c	10,000 00	11,000 00	
N. Y., Phil. & Norfolk 1st m. 6 p. c.	10,000 00	10,900 00	
Jacksonville So'eastern gen.m.6 p.c.	20,000 00	20,000 00	
C. & Cin. Midland 1st m. 6 p. c	20,000 00	20,600 00	
Marietta & No. Georgia 1st m.6 p. c.	20,000 00	20,000 00	
Clearfield & Jefferson 1st m. 6 p. c.	10,000 00	10,800 00	
BANK STOCKS—			
Manufacturers National	10,000 00	11,500 00	
Pennsylvania "	15,700 00	26,062 00	
Commercial "	5,000 00	6,250 00	
Fourth Street "	10,000 00	9,600 00	
MISCELLANEOUS—			
Lehigh Coal & Nav. Co. con. 7 p. c.	20,000 00	26,000 00	
American Steamship Co. 6 p. c	5,000 00	5,450 00	
Totals	\$420,700 00	\$496,912 00	496,912 0

#### Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned
Ins. Co. of North America stk	\$1,000	\$3,000	\$2,000
United States 4 p. c. cou. bds	400	512 \	800
Main Central R. R. 1st m. bds	400	480 }	000
A., T. & Santa Fe R. R. stk	4,500	4,365	2,600
Hero Fruit Jar Co. stock	220,000	220,000	50,000
Central National Bank stock	11,000	33,000	25,000
United States 4 p. c. cou. bds	10,000	12,800	11,000
Keystone National Bank stock	30,000	30,000	20,000
United States 4 p. c. cou. bds	14,000	17,920	15,000
Easton & Amboy R.R., 1st m.b.,	5,000	5,700	5,000
United States 4 p. c. cou. bds	5,000	6,400	5,500

	70 77 1	2012 . 77			
Robert Hare Powell bonds	\$55,000	Market Val. A \$55,000 )		•	
Reading R. R. g. m. 6 p. c. bds.,	5,000	5,000	\$50,000		
Fourth street National Bank stk.,	10,000	9,500	7,500		
Northern Pacific R. R. 1st m. b.,	1,000	1,030	6co		
Pennsylvania R. R. Co. stock	2,000	2,200)	000		
Spring Garden National Bk. stk,	3,000	3,300	4,000		
Standard Oil Trust stock	10,000	19,000	6,500		
Clearfield Bitum. Coal Co. s. sk.,	30,000	24,000	15,000		
_			15,000		
Totals	\$417,300	\$433,207	\$220,500	220,500	00
Cash in Company's principal offic	e			9,047	45
Cash in bank				34,681	69
Gross premiums in due course of	collection.			6,790	50
Rents				217	33
Assets of the Company a	t their actu	al value	-	\$1,274,492	12
III	. LIABI	LITIES			
Losses adjusted and unpaid			4,066 26		
Losses reported and unadjusted		-	1,435 00		
Losses resisted			None.		
Gross amount of unpaid		\$1	5,501 26		
Deduct reinsurance			100 00		
Net amount of unpa				\$15,401	26
Unearned premiums on risks, one			1,856 87		
Unearned premiums on risks, more	than one	year 2	7,733 68		
Unearned premiums as co	omputed ab	ove		99,590	55
Reclaimable on perpetual fire police	ies			346,904	34
Commissions and brokerage		· • • • • • • • • • • • • • • • • • • •		573 9	95
All other liabilities				900 (	00
Total liabilities, except ca	pital stock	and surplus.	-	\$463,370	
Capital stock				400,000	
Surplus beyond all liabili				411,122	
Total liabilities, incl			_		_
Total Habilities, Inch	tung capita	and surpius.		ψ1,2/4,492 I	. 2
IV INCOM	IE DURII	NG THE YE	ΔP		
Premiums received in cash			4,376 63		
Deduct reinsurance, rebate, abate			C 0		
premiums			6,592 80		
Actual cash premiums				\$167,783 8	_
Interest on mortgages of real estate				15,589 3	
Interest on loans and bonds, and d				32,692 1	
Rents				6,910 1	_
All other sources				1,735 1	5
Deposit premiums on perpetual ris		*	9,717 24		
Actual cash income		• • • • • • • • • • • • • • • • • • • •		\$224,710 6	1

#### V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$8,064.09 occurring in previous years)	
Net amount paid for losses	\$82,182 31
Cash dividends	64,000 00
Commissions and brokerage	28,794 41
Salaries and fees	22,480 67
Taxes	8,743 73
All other payments	6,175 18
Deposit premiums returned during the year \$10,272 28	
Actual cash expenditure	\$212,376 30

#### VI. MISCELLANEOUS.

#### Risks and Premiums (exclusive of Perpetuals.)

· · · · · · · · · · · · · · · · · · ·	, - ,	
In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$13,914,682 00	\$153,390 06
Written or renewed during the year	19,314,505 00	197,494 05
Totals	\$33,229,187 00	\$350,884 11
Deduct those expired and marked off	15,580,247 00	156,009 24
In force at the end of the year	\$17,648,940 00	\$194,874 87
Deduct amount reinsured	426,236 00	4,122 89
Net amount in force	\$17,222,754 00	\$190,751 98

#### Recapitulation of Fire Risks and Premiums.

	Recapitulatio	n of Fire Ris	iks and Pre	minns.	
Year written.	Term.	Amount covered.	Gross premius	ms Fraction unearned.	Premiums unearned.
				_	
1886	One year or less	\$13,529,829	\$143,713	75 🕏	\$71,856 87
1885)	Two years	28,251	366	92 🛓	91 73
1886	, , , , , , , , , , , , , , , , , , , ,	18,600	247	75 🕏	185 81
1884		412,066	4,378	57 <del>§</del>	729 76
1885	Three years	469,660	5,121	$35 \frac{1}{2}$	2,560 67
1886		936,259	9,984	40 &	8,320 33
1883		6,080	102	$\frac{1}{8}$	12 78
1884	Four years	1,000	90	00 <sup>훓</sup>	33 75
1885	1 our years	800	24	$00 \frac{5}{8}$	15 00
1886		15,250	259	75 792 75 75 75 75 75 75 75 75 70 70 70 70 70 70 70 70 70 70 70 70 70	226 68
1882		105,000	2,042	00 10	204 20
1883		305,211	3,960		1,188 28
1884	Five years	363,930	4,764	$\begin{array}{ccc} 51 & \frac{1}{2} \\ 61 & \frac{7}{10} \end{array}$	2,382 25
1885		248,205	3,471	$61 \frac{7}{10}$	2,430 12
1886		676,663	8,216	$09 \frac{9}{1,0}$	7,394 48
1884	Six years	300	15	$\frac{1}{2}$	7 50
1880)		13,800	461	25 🗓	57 79
1881		9,800	415	oo 🖁	103 75
1882		22,500	793	75 <del>š</del>	297 63
1883	Seven years	9,000	256	25 4	128 12
1884		11,000	412	50 <del>§</del>	257 81
1885		5,500	275	00 <u>§</u>	206 25
1886		9,500	562	50 7	492 19
1877		10,000	350	00 1/41   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20   1/20	31 81
1882	Том на отп	2,500	37		20 45
1884	Ten years	5,000	200		145 45
1886		7,000	230	00 10 00 10	209 09
To	tala	#** 000 50	#****		#00 F00 FF
	tals	\$17,222,704			\$99,590 55
Various	Perpetual	15,720,416	379,893	71 90 & 95 p.c.	346,904 34
To	tals	\$32,943,120	\$570,645	69	<b>\$446,494</b> 89

Losses paid since the Company organized	\$1,938,463 92
Cash dividends paid stockholders	1,153,215 00
Stock dividends declared	200,000 00
Stock owned by the directors at par value	183,550 00
Losses incurred during the year	91,457 42
Loaned to directors	32,000 00
Business in Connecticut, 1886.  Fire risks taken (no inland)	None.

#### STERLING FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, January 18, 1864.

JOHN K. VAN RENSSELAER, President. Louis P. BAYARD, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL. \$350,000 00 Whole amount of joint stock or guarantee capital authorized..... Whole amount of capital actually paid up in cash..... 350,000 00 II. ASSETS. Loans on bond and mortgage (first liens), not more than one year's interest due..... 43,000 00 Interest accrued on bond and mortgage loans ..... 186 25 Value of lands mortgaged..... \$59,500 00 Buildings (insured for \$32,730)..... 37,000 00 Stocks and Bonds owned by the Company. UNITED STATES BONDS-Par Value. Market Value. United States 41/2 p. c. registered... \$10,000 00 \$11,050 00 United States 3 p. c. registered.... 10,000 00 10,075 00 U. S. District of Columbia, reg... 100,000 00 121,500 00 MUNICIPAL BONDS-New York City 3 p. c..... 250,000 00 255,000 00

397,625 00

STERLING FIRE INSURANCE COMPANY.	291
Cash in principal office	2,571 48
Cash in bank	4,681 51
Gross premiums in due course of collection	22,162 62
Assets at their actual value	\$470,226 86
Tables at their actual value	p4/0,220 00
III. LIABILITIES.	
Losses adjusted and unpaid\$1,961 52	
Losses reported and unadjusted	
Gross amount of unpaid losses	
Deduct reinsurance	
Deduct reinsurance	\$11,009 32
	\$11,009 32
Unearned premiums on risks, one year or less \$62,978 85 Unearned premiums on risks, more than one year 31,216 71	
Unearned premiums as computed above	04 105 56
Commissions and brokerage	94,195 56 4,432 52
All other liabilities	72 24
-	
Total liabilities, except capital stock and surplus	\$109,709 64
Capital stock	
Surplus beyond all liabilities	10,517 22
Total liabilities, including capital stock and surplus	\$470,226 86
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Deduct reinsurance, rebate, abatement, and return	
premiums 24,736 33	
Actual cash premiums	\$159,425 60
Interest on mortgages of real estate	2,462 54
Interest on loans and bonds, and dividends on stocks	11,423 29
Actual cash income	\$173,311 43
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$9,931.62 occur-	
ring in previous years)	
Deduct salvages and reinsurance 10,145 32	
Net amount paid for losses	\$90,389 40
Cash dividends	8,750 00
Commissions and brokerage	34,154 97
Salaries and fees	14,541 72
Taxes	3,325 30
All other payments	16,074 70

Actual cash expenditure......\$167,236 09

## VI. MISCELLANEOUS.

	VI.	MISCELLA	NEOUS.				
Risks and Premiums.							
In force on the 31st day of December of the preced-		Fire.		Premiums.			
	•			19,4	22,117	\$176,815 80	
Written or renewed					91,748	186,413 22	
Totals			\$	39,5	13,865	\$363,229 02	
Deduct those expired and marked off 18,186,366				86,366	165,150 97		
In fo	orce at the end	d of the year	\$:	21,3	27,499	\$198,078 05	
Deduct amount reinsured 1,553,596				53,596	16,484 35		
Net amount in force \$19,773,903						\$181,593 70	
Recapitulation of Fire Risks and Premiums.							
Year written	Term.	Amount covered.	Gross premi	ums	Fraction unearned.	Premiums unearned.	
1886 One	year or less	\$13,009,669	\$125,957	70	I-2	\$62,978 85	
1885 Two	years	28,600	200		I-4	50 06	
1886 } 1 300	years	4,600		18	3-4	66 13	
1884)		1,442,575	10,951		1-6	1,825 19	
	ee years	1,843,148	14,257		1-2	7,128 67	
1886		1,989,942	16,619	15	5-6	13,849 30	
1883		18,158	196	73	1-8	24 59	
1884	years	5,350	47	93	3-8	18 00	
1885	years	4,500	39	50	5-8	24 70	
1886 ]		42,695	477		7-8	417 90	
1882		113,050	1,280	-	1-10	128 03	
1883		312,973	2,038	73	3-10	611 62	
	years	261,426	2,497		1-2	1,248 52	
1885		224,784	2,119		7-10	1,483 61	
1886 j		472,433	4,822	65	9-10	4,340 39	
Totals		\$19,773,903	\$181,593	7°		\$94,195 56	
Premiums received	since the org	anization of the	Company		#	1,740,367 00	
Losses paid since t	the Company	organized				861,438 00	
Cash dividends pa	id stockholde	ers				283,750 00	
Stock owned by di	rectors at par	value				80,900 00	
Losses incurred du	ring the year					91,467 10	
Business in Connecticut, 1886.							
Fire risks taken (no inland)							
Premiums received						4,620 27	
Losses paid						3,680 47	
Losses incurred						3,422 30	
						3/1 3-	

#### TRADERS INSURANCE COMPANY,

#### CHICAGO, ILL.

#### Commenced Business, May, 1872.

E. BUCKINGHAM, President.

Chicago, Burlington & Quincy....

Chicago, St. Louis & New Orleans...

Chicago City.....

Chicago West Division.....

Chicago & Northwestern com....

Chicago & Northwestern pref.....

Illinois Central.....

Chicago, Burlington & Quincy....

Chicago, Rock Island & Pacific ...

Chicago & Alton.....

RAILROAD STOCK-

R. J. SMITH, Secretary.

#### Attorney in Connecticut, Insurance Commissioner.

#### T. CAPITAL.

I. CAPITAL.	
Whole amount of joint stock or guarantee capital authorized  Capital actually paid up in cash	\$500,000 00 500,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered Loans on bond and mortgage (first liens), not more than one year's	\$13,695 98
interest due	105,000 00
Interest accrued on bond and mortgage loans	479 17
Value of lands mortgaged \$112,000 00	
Buildings (insured for \$57,500)	
Total\$174,500 00	
Stocks and Bonds owned by the Company.	
UNITED STATES BONDS Par Value. Market Value.	
United States 4 p. c	
MUNICIPAL AND COUNTY BONDS-	
City of Chicago 11,000 00 12,720 00	
Evanston water loan 5,000 00 5,450 00	
Cook County 25,000 00 27,080 00	
RAILROAD BONDS—	
Chicago & Northwestern gold 50,000 00 66,500 00	

50,000 00

20,000 00

60,000 00

10,400 00

25,000 00

25,000 00

10,000 00

15,000 00

15,000 00

10,000 00

49,750 00

23,400 00

225,000 00

44,200 00

28,687 50

35,000 00

13,400 00

20,400 00

18,750 00

14,350 00

BANK STOCKS—	Par Value.	Market Value		
National Bank of America	\$10,000 00	\$13,500 00		
Union National Bank	10,000 00	17,000 00		
Continental National Bank	20,000 00	23,000 00		
Miscellaneous-				
Chicago Board of Trade bonds	20,000 00	20,400 00		
Lincoln Park bonds	5,000 00	5,250 00		
Totals	\$746,400 00 \$	51,111,837 50	1,111,837	50
Cash in Company's principal office	<b></b>		336	H
Cash deposited in bank			72,935	
Interest due and accrued on stocks	<b></b>		920	83
Gross premiums in due course of collect	ction		47,411	16
Due from other companies	. <b>. </b>		15,654	91
Assets at their actual value		-	\$1,368,271	48
			. ,,, , ,	
Losses adjusted and unpaid  Losses reported and unadjusted  Losses resisted		\$22,435 78 26,181 22 8,952 77		
Losses adjusted and unpaid  Losses reported and unadjusted  Losses resisted	-	26,181 22 8,952 77 \$57,560 77		
Losses adjusted and unpaid  Losses reported and unadjusted  Losses resisted  Gross amount of unpaid losse Deduct reinsurance	s	26,181 22 8,952 77 \$57,569 77 9,122 44		
Losses adjusted and unpaid  Losses reported and unadjusted  Losses resisted	s	26,181 22 8,952 77 \$57,569 77 9,122 44	\$48,447	32
Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losses Deduct reinsurance  Net amount of unpaid losses Unearned premiums on risks, one year Unearned premiums on risks, more than Unearned premiums as compa	or less	26,181 22 8,952 77 \$57,569 77 9,122 44 	\$48,447 292,774	
Losses adjusted and unpaid Losses reported and unadjusted  Gross amount of unpaid losses Deduct reinsurance  Net amount of unpaid losses Unearned premiums on risks, one year Unearned premiums on risks, more than	or less	26,181 22 8,952 77 \$57,569 77 9,122 44 		38
Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losses Deduct reinsurance  Net amount of unpaid losses Unearned premiums on risks, one year Unearned premiums on risks, more than Unearned premiums as compa	or less	26,181 22 8,952 77 \$57,569 77 9,122 44 \$209,775 84 82,998 54	292,774	38 61
Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losses Deduct reinsurance  Net amount of unpaid losses Unearned premiums on risks, one year Unearned premiums on risks, more than Unearned premiums as computed to the companion of	or less	26,181 22 8,952 77 \$57,569 77 9,122 44 \$209,775 84 82,998 54	292,774 8,386	38 61 50
Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losses Deduct reinsurance  Net amount of unpaid losses Unearned premiums on risks, one year Unearned premiums on risks, more than Unearned premiums as compactory Commissions and brokerage	or less n one year nted above	26,181 22 8,952 77 \$57,569 77 9,122 44 \$209,775 84 82,998 54	292,774 8,386 15,539	38 61 50 82
Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losses Deduct reinsurance  Net amount of unpaid losses Unearned premiums on risks, one year Unearned premiums on risks, more than Unearned premiums as compactory Commissions and brokerage All other demands against the Company Total liabilities except capital	or less n one year nted above stock and surplu	26,181 22 8,952 77 \$57,569 77 9,122 44 \$209,775 84 82,998 54	292,774 8,386 15,539 \$365,147	38 61 50 82
Losses adjusted and unpaid	or less	26,181 22 8,952 77 \$57,569 77 9,122 44 \$209,775 84 82,998 54	292,774 8,386 15,539 \$365,147 500,000 503,123	38 61 50 82 00 66

Premiums received in cash  Deduct reinsurance, rebate, abate-	Fire. M \$662,961 44	arine and Inland. \$2,045 22	
ments, and return premiums	155,095 82	10 00	
Actual cash premiums	\$507,865 62	\$2,735 22	\$509,900 84
Interest on mortgages of real estate			5,400 00
Interest on loans and bonds, and divide	ends on stocks.		49,089 20
-Actual cash income			\$564,390 04

## V. EXPENDITURE DURING THE YEAR.

V. EXPEND	TURE DURING	G THE YEAR.	
	Fire.	Marine and Inlan	d.
Amt.paid for losses (includ'g \$62,		#C- Q-	
occurring in previous years)  Deduct salvage and reinsurance.			
•			
Net amount paid for lo		-	" " "
Cash dividends			50,000 00
Commissions and brokerage Salaries and fees			81,577 81 36,681 17
Taxes			15,573 44
All other payments			22,957 10
Actual cash expenditur	e	• • • • • • • • • • • • • •	\$505,510 64
VI.	MISCELLANE		
In force on the 31st day of Dece	mber of the prece	Fire,	Premiums.
ing year			\$518,474 73
Written or renewed during the			680,610 41
Totals			\$1,199,085 14
Deduct those expired a			
•			
In force at the end Deduct amount re			
Net amount ir	force	\$38,927,066	\$564,414 77
Recapitulatio	n of Fire Risks a	and Premiums.	
Year	•	oss premiums Frac	tion Premiums
written. Term	covered.	charged. unea	rned. unearned.
1886 One year or less		419,551 68 1	. ,,,,,
1886 \ Two years	••••		
1884)	2,372,550	27,664 67 1-	
1885 Three years	2,344,916	28,131 85 1-	
1886)	3,701,335	39,985 22 5-	6 33,321 02
1883	8,900	103 41 1-	8 12 93
Four years			
1005	• • • •		
1886)	23,250	226 25 7-	
1882	204,419	3,159 36 1-1	0 0 00
1883 Five years	484,103 943,280	5,752 57 3-I II,893 20 I-	
1885	927,217	11,751 40 7-1	
1886	1,217,877	16,195 16 9-1	
Totals			
		564,414 77	
Premiums received since the org			
Losses paid since the Company of Cash dividends paid stockholder	~		3,263,248 49 722,500 00
Stock owned by directors at par	~		122,500 00
an octore at par			118.800.00
Losses incurred during the ver	value		118,800 00
Losses incurred during the year inland, \$60.83)	value ur (fire, \$275,649.	78; marine and	

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$510,676 00
Premiums received	6,632 84
Losses paid	4,194 17
Losses incurred	4,128 90

## UNION INSURANCE COMPANY,

#### PHILADELPHIA, PENN.

Commenced Business, July 25, 1803.

W. S. HASSALL, President.

JOHN M. COWELL, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$375,000 00
Whole amount of capital actually paid up in cash	375,000 00
TI A COPTIO	
II. ASSETS.	
Value of real estate owned by the Company unencumbered	\$208,000 00
Loans on bond and mortgage (first liens), not more than one year's	
interest due	9,500 00
Interest due on bond and mortgage loans	237 50

#### Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
U. S. (new) 4½ p. c. reg., 1891	\$10,000 00	\$11,037 50
MUNICIPAL BONDS—		
Pitts. water loan 7 p. c. cou., 1893	10,000 00	12,850 00
RAILROAD BONDS-		
North Penn. 7 p. c. coup., 1896	\$4,500 00	\$5,535 00
Balt. & O., Parks'bg br'h, 6 p. c. cou.,	25,000 00	32,125 00
Steubenville & Ind 5 p. c. reg., 1914,	15,000 00	16,950 00
Phil. & Read. c.ster. 6 p.c. cou.,1911,	25,000 00	27,687 50
Perkiomen 1st m. 6 p. c. coup., 1887,	13,000 00	13,000 00
Shamokin, Sunbury & Lewisburg		
5 p. c. cou., 1912	4,000 00	3,300 00

	Par Value.	Market Value.	
RAILROAD STOCKS-	2111 11111111	The Fallow	
Little Schuylkill	\$5,000 00	\$5,800 00	
Pennsylvania	3 <b>6,70</b> 0 00	42,021 50	
North Pennsylvania	6,800 00	10,200 00	
Delaware	1,200 00	1,440 00	
Harrisb'g, Portsm'th, Mt. Joy & Lan.,	26,250 00	42,000 00	
Bank Stocks—			
Philadelphia National	6,800 <b>0</b> 0	16,796 00	
Farmers & Mechanics National	8,800 00	14,652 00	
MISCELLANEOUS-			
Ches. & Del.Can. 6 p. c. r. bs., 1886,	14,610 00	13,879 50	
Schuylkill Nav. 6 p. c. r. bs., 1907,	10,000 00	5,750 00	
Penn. Can. Co. 6. p. c. cou. bs.,1910,	15,000 00	13,500 00	
Am. Steamship Co. 6 p. c. cou. bds.,	5,000 00	5,450 00	
Susq. Coal Co. 6 p. c.cou. bds.,1911,	10,000 00	11,700 00	
N. Y. & Pac. Car Tr., ser. A, 7 p. c.,	13,000 00	13,000 00	
Pennsylvania " " A, 5 p. c.,	1,000 00	1,020 00	
Pennsylvania " " C, 5 p. c.,	2,000 00	2,040 00	
Pennsylvania " " F, 5 p. c.,	8,000 00	8,160 00	
New York " " C, 6 p. c.,	36,000 00	36,000 00	
N. Y. & Pac. " " C, 6 p. c.,	32,000 00	32,000 00	
Gr. Car Tr. Association, C. R. R.,			
N. J., 6 p. c. bds., 1887–1888	6,000 00	6,000 00	
St. L. & I. M. Car Tr., ser. B, 6 p. c.,	2,000 00	2,000 00	
Del. Mutual Safety Ins. Co. stock,	2,200 00	4,928 00	
Atlantic Mutual Ins. Co. scrip	70 00	70 00	
Totals	\$354,930 00	\$410,892 00	410,892 00
Loan c	on Collateral.		
		7-1 A . T . 1	
Judgment note \$1,90		Val. Amt. Loaned.	052 62
			953 63
Cash in principal office			4,487 47
Cash in bank			19,475 00
Interest due and accrued on stocks			2,200 01
Interest due and accrued on collateral le			II 44
Gross premiums in due course of collec			119,411 39
Bills receivable, taken for fire, marine a			2,115 00
Rents due and accrued			724 68
All other assets	· · · · · · · · · · · · · · · · · · ·		4,065 44
Assets at their actual valu	ıe		\$782,073 56
III. L	ABILITIES.		
Losses adjusted and unpaid		<b>\$23,349</b> 99	
Losses reported and unadjusted		26,463 24	
Losses resisted		16,298 33	
Gross amount of unpaid losses	S	\$66,111 56	
Deduct reinsurance		16,295 48	
Net amount of unpaid losses			\$49,816 08
2.50 miles of anjura 103505			# <del>+</del> 7,510 00

Unearned premiums on risks, one year or less \$85,281 32	
Unearned premiums on risks, more than one year 82,922 83	
Unearned premiums on marine risks 10,306 85	
Unearned premiums as computed above	178,511 00
Reclaimable on perpetual fire policies	36,340 18
Commissions and brokerage	14,190 26
Cash dividends to stockholders remaining unpaid	2,329 26
Borrowed money	95,000 00
Total liabilities, except capital stock and surplus	\$376,186 78
Capital stock	375,000 00
Surplus beyond all liabilities	30,886 78
Total liabilities, including capital and surplus	\$782,073 56

	Fire.	Marine and Inland.		
Premiums received in cash	\$313,501 60	\$396,182 71		
Deduct reinsurance, rebate, abate-				
ments, and return premiums	47,560 79	196,558 45		
Actual cash premiums	\$265,940 81	\$199,624 26	\$465,565	07
Interest on mortgages of real estate			475	00
Interest on loans and bonds, and divide	ends on stocks.		21,563	61
Rents			8,285	23
Deposit premiums received from perpet	ual risks	\$2,474 59		
Actual cash income			\$495,888	91

#### V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.		
Amt. paid for losses (inc. \$121,210.17				
occurring in previous years)	\$149,114 77	\$356,162 39		
Deduct salvages and reinsurance	6,455 28	,189,852 16		
Net amount paid for losses	142,659 49	166,310 23	\$308,969	72
Cash dividends paid			14	40
Commissions and brokerage			91,711	09
Salaries and fees			34,263	99
Taxes			10,301	23
All other payments			69,457	39
Deposit premiums returned on perpetua	ıl risks	\$1,392 70		
Actual cash expenditure			\$514,717	82

## VI. MISCELLANEOUS.

## Risks and Premiums (exclusive of Perpetuals).

Risks and Premiums (exclusive of Perg	beluals).
In force on the 31st day of December of the preced-	Fire. Premiums.
3,	\$371,233 92 8,268,692 \$14,589 53
Totals \$59	9,702,463 \$685,823 45
	8,741,141 316,540 56
In force at the end of the year \$3	0,961,322 \$369,282 89
Deduct amount reinsured	2,691,998 33,147 85
Net amount in force \$2	8,269,324 \$336,135 04
	and Inland. Premiums.
In force at the end of the year	\$933,004 \$10,306 85
Recapitulation of Fire Risks and Pre	miums.
written. covered. charged	
1886 One year or less \$13,741,124 \$170,562	
1885 Two years 109,975 992	
1886 5 1 WO years 54,481 585 1884 2,872,203 34,011	
1885 Three years 2,042,562 22,761	
1886 2,547,424 29,792	.0 3
1883 21,250 219	• • • • • • • • • • • • • • • • • • • •
1884 42,475 500	-1 3-
1885 Four years 47,317 525	
1886 95,887 999	
1882 1,068,293 12,153	69 1-10 1,215 36
1883 1,239,690 13,600	61 3-10 4,080 18
1884 Five years 1,647,106 19,405	39 1-2 9,702 69
1885 1 343,255 15,392	
1,396,281 14,631	
Perpetual	98 100 36,340 18
Totals \$29,557,598 \$376,513	02 \$204,544 33
Premiums received since the organization of the Company	\$19,207,885 00
Losses paid since the Company organized	
Cash dividends declared	
Losses incurred during the year (fire, \$158,329.98; m	
inland, \$275,998.47)	
Stock owned by directors at par value	
Stock dividends declared	15,000 00
Business in Connecticut, 1886.	
Fire, marine, and inland risks taken	
Premiums received	9,927 61
Losses paid	
Losses incurred	3,060 78

#### UNION INSURANCE COMPANY,

#### SAN FRANCISCO, CAL.

### Commenced Business, June, 1865.

GUSTAVE TOUCHARD, President.

JAMES D. BAILEY, Secretary.

### Attorney in Connecticut, INSURANCE COMMISSIONER.

, I. CAPITAL.	
Whole amount of joint stock or guarantee capital authorized  Whole amount of capital actually paid up in cash	\$750,000 00 750,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered  Loans on bond and mortgage (first liens), not more than one year's	\$110,000 00
interest due	215,477 25
interest due (of which \$14,710 is in process of foreclosure)  Value of lands mortgaged	
Total	
	•
Stocks and Bonds owned by the Company.	
UNITED STATES BONDS—  Par Value. Market Value.	
United States 4 p. c. con. of 1907 \$200,000 00 \$254,500 00 MUNICIPAL AND COUNTY BONDS—	
Oakland city, California 8,000 00 10,000 00	
Alameda town, " 8,000 00 , 8,000 00	
Miscellaneous-	
Montgomery Ave., San Francisco 120,000 00 36,000 00	
Spring Valley Water Works 22,500 00 21,713 00	
Totals \$358,500 00 \$331,013 00	331,013 00
Loans on Collateral.	
Par Val. Market Val. Amt. Loaned. Presidio & Ferries R.R.Co.stk. \$40,000 \$18,000	
California Dry Dock Co. stk. 10,600 11,130 \$20,000	

The Bank of California stock 6,000 10,500

\$56,600

\$39,630

\$20,000

20,000 00

Totals.....

Cash in principal office	14,218 98
Cash deposited in bank	422,619 50
Interest due and accrued on stocks	3,670 00
Gross premiums in due course of collection	44,446 95
Bills receivable, taken for fire, marine, and inland risks	8,805 71
Assets of the Company at their actual value	\$1,170,251 39

III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted 25,055 76	
Losses resisted	
Gross amount of unpaid losses	\$36,098 76
Unearned premiums on risks, one year or less \$158,519 46	
Unearned premiums on risks, more than one year 70,258 45	
Unearned premiums on marine and inland risks 24,194 80	
Unearned premiums as computed above	252,972 71
Commissions and brokerage	8,889 39
Cash dividends to stockholders remaining unpaid	30 00
All other demands against the Company	1,470 23
Total liabilities, except capital stock and surplus	\$299,461 09
Capital stock	750,000 00
Surplus beyond all liabilities	120,790 30
Under special deposit in Oregon	
Total liabilities, including capital and surplus	\$1,170,251 39

	Fire.	Marine and Inland.		
Premiums received in cash	\$483,497 26	\$117,433 77		
Deduct reinsurance, rebate, abate-				
ment, and return premiums	53,507 97	25,477 20		
Actual cash premiums		\$91,956 57	\$521,945	86
Notes received for premiums remaining	unpaid	\$8,805 71		
Interest on mortgages of real estate			14,375	67
Interest on loans and bonds, and divide	ends on stocks.		25,345	66
Rents	• • • • • • • • • • • •		8,730	00
Actual cash income			\$570,397	19

### V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including	Fire.	Marine and Inland.	
\$24,270.27 in previous years)  Deduct salvages and reinsurance		\$111,550 78 16,166 03	
Net amount paid for losses	\$206,652 29		\$302,037 04

302	UNION	N INSURANCE	COMPANY.		
Cash divider	nds				68,052 00
	and brokerage				114,395 72
	fees				33,756 60
					11,210 04
	ments				32,966 70
All other pay	ments	• • • • • • • • • • • • • • • • • • • •			32,900 70
Ac	tual cash expenditu	ıre		• • • • •	\$562,418 10
	VI	. MISCELLA	NEOUS.		
		Risks and Pren	niums.		
In force on t	he 31st day of Dec	ember of the p		ire.	Premiums.
	·	-		20,256	\$410,607 72
	enewed during the			35,787	490,152 62
To	otals		\$69,1	6,043	\$900,760 34
	duct those expired			3,477	439,582 96
	In force at the en	d of the year	\$35,5;	72,566	\$461,177 38
	Deduct amount re			30,015	15,566 00
	Net amount	in force	\$34,44	12,551	\$445,611 38
			Marine a	nd Inland.	Premiums.
In force at th	he end of the year.			57,192	\$43,277 14
	Recapitulati	on of Fire Ris	ks and Premii	ims.	
Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1886	One year or less	\$24,705,642	\$317,038 92	I-2	\$158.519 46
1885		52,381	643 83	I-4	161 00
1886	Two years	2,500	20 00	3-4	15 00
1884		1,971,905	26,013 70	1-6	4,335 62
1885	Three years	2,719,337	35,406 56	I-2	17,703 28
1886	)	3,175,730	41,136 03	5-6	34,280 05
1883					
1884	Faur				
1885	Four years				
1886					
1882		321,520	4,698 45	1-10	469 85
1883		312,025	4,277 55	3-10	1,283 27
1884	Five years	370,290	4,959 75	I-2	2,479 88
1885		280,789	3,722 20	7-10	2,605 54
1886		530,432	7,694 39	9-10	6,924 96
To	tals	\$34,442,551	\$445,611 38		\$228,777 91
Premiums re	ceived since the org	ganization of the	Company	\$	8,151,460 21
	since the Company				4,413,002 35
	ds declared				2,175,000 00
	rred during the ye				
inland,	\$92,794.48)				309,615 51
	by directors at par				240,000 00
	irectors				20,000 00
Special dena	cit in ()regon @ro	ooo oo linbility	KX 127 00		

Special deposit in Oregon, \$50,000.00; liability, \$8,137.00.

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$604,130 65
Premiums received	6,643 86
Losses paid	4,404 56
Losses incurred	4,404 56

#### UNITED FIREMEN'S INSURANCE COMPANY,

#### PHILADELPHIA, PENN.

Commenced Business, April 1, 1861.

JOSEPH L. CAVEN, President.

ROBERT B. BEATH, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized Whole amount of capital actually paid up in cash	\$300,000 00 300,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered  Ground rents and loans on bond and mortgage (first liens), not more	\$145,300 00
than one year's interest due	476,205 71
interest due	10,491 00
Interest due and accrued on bond and mortgage loans  Value of premises mortgaged	8,794 07

#### Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States Bonds—		
United States 4 p. c., 1907	\$50,000 00	\$63,750 <b>o</b> o
MUNICIPAL BONDS—		
Phila. city 4 p. c., 1895, series P	60,000 00	63,000 00
RAILROAD BONTS-		
Northern Central 6 p. c., 1904	10,000 00	12,400 00
Chic. & W. Ind. gen. m. 6 p. c., 1932,	10,000 00	10,900 00
Bellefonte, Nittany & Lemont 1st		
mort 6 p. c., 1924	10,000 00	11,500 00

Railroad Stock—	Par Val	ue. Ma	arket Value.	
Continental Passenger	. \$20,000	00 \$2	24,400 00	
MISCELLANEOUS-		,,	., ,	
New York, Chicago & St. Lou	is			
Car Trust bonds, 7 p. c., 1888.	. 5,000	00	4,250 00	
Totals	. \$165,000	00 \$19	0,200 00	190,200 00
Loa	ns on Collater	al.		
			Amt. Loaned.	
Real Es. Title Ins. & Tr. Co. stk,		\$7,350	\$5,000	
Union Passenger R. R. Co. stk,		18,500	10,000	
Real Es. Title Ins. & Tr. Co. stk.,		14,700	10,500	
Real Es. Title Ins. & Tr. Co. stk.,	1,500	3,675	2,500	
Totals	\$15,500 \$	44,225	\$28,000	28,000 00
Cash in Company's principal office				268 64
Cash deposited in bank				11,847 27
Interest due and accrued on stocks.				2,512 50
Interest due and accrued on collater				327 08
Gross premiums in due course of co				13,013 02
Rents due and accrued  Due on perpetual policies				851 00 4,767 56
• • •				
Assets at their actual value	·	• • • • • •	• • • • • • •	\$892,577 85
III.	LIABILIT	ES.		
Losses adjusted and unpaid		4	\$6,915 78	
Losses reported and unadjusted		1	10,380 01	
Losses resisted		• • •	2,675 00	
Gross amount of unpaid l				\$19,970 79
Unearned premiums on risks, one ye				
Unearned premiums on risks, more			27,917 38	
Unearned premiums as con				92,807 47
Amount reclaimable on perpetual po				400,983 08
Commissions and brokerage				2,602 60
Taxes				2,940 42 930 37
Total liabilities, except cap Capital stock		_		\$520,234 73 300,000 00
Surplus beyond all liabilitie				72,343 12
Total liabilities, includ	ing capital and	surplus		\$892,577 85

11,283 88

\$166,571 69

Premiums.

Fire.

#### IV. INCOME DURING THE YEAR.

Premiums received in cash	172,931 06		
premiums	20,585 83		
Actual cash premiums		\$152,345	23
Interest on mortgages of real estate and ground rents		21,786	34
Interest on loans and bonds, and dividends on stocks		11,558	56
Rents		3,501	03
Deposit premiums (less 10 p. c.) on perpetual risks	\$37,372 95		
Actual cash income		\$189,191	16
v. expenditure during th	E YEAR.		
Amount paid for losses (including \$12,282.25 occurring	in previous		
years)		\$86,436	23
Cash dividends		18,000	00
Commissions and brokerage		33,153	33
Salaries and fees		13,130	00
Taxes		4,568	25

#### VI. MISCELLANEOUS.

Actual cash expenditure.....

All other payments.....

Deposit premiums returned during the year ...... \$11,143 02

## Risks and Premiums (excluding Perpetuals).

In force on the 31st day of December of the preced-	rne.	remiums.
ing year	\$15,485,172	\$160,623 45
Written or renewed during the year	18,041,486	175,108 65
Totals	\$33,526,658	\$335,732 10
Deduct those expired and marked off	16,339,486	151,500 91
In force at the end of the year	\$17,187,172	\$184,231 19
Deduct amount reinsured	518,127	5,349 13
Net amount in force	\$16,669,045	\$178,882 06
Perpetual Risks.		
	Fire.	Deposits.
Perpetual Risks.  In force on the 31st day of December of the preceding year	Fire. \$17,020,925	Deposits, \$411,210 37
Perpetual Risks.  In force on the 31st day of December of the pre-		
Perpetual Risks.  In force on the 31st day of December of the preceding year	\$17,020,925	\$411,210 37
Perpetual Risks.  In force on the 31st day of December of the preceding year	\$17,020,925 1,825,325	\$411,210 37 41,525 50

Year written.	Term.	Amount covered.	Gross Premit		Fraction unearned.	Premium	
1886	One year or less.	\$12,835,648	_		1-2	\$64,890	09
1885		26,550	270	44	I-4	67	61
1886}	Two years	9,350	100	72	3-4	75	54
1884		474,051	4,710	85	1-6	785	14
1885	Three years	556,738	5,984	07	I-2	2,992	04
1886		1,007,190	10,723	47	5-6	8,936	23
1883		22,183	121	63	1-8	15	20
1884	_	8,000	120	81	3-8	45	30
1885	Four years	11,750	130	90	5-8	81	80
1886 J		8,750	87	50	7-8	76	57
1882)		60,450	1,074	39	1-10	107	43
1883		362,305	4,653	98	3-10	1,396	10
1884	Five years	288,757	4,027	45	1.2	2,013	72
1885		342,886	4,442	37	7-10	3,109	61
1886		456,037	6,296	28	9-10	5,666	66
	Various	198,400	6,357	02	Various.	2,548	43
	Perpetual	18,420,317	441,041	46	$\frac{90}{100} & \frac{95}{100}$	400,983	08
Tot	als	\$35,089.362	\$619,923	52		\$493,790	55
Premiums re	ceived since the org	anization of the	he Company		\$	1,344,980	99
Losses paid s	since the organization	n of the Comp	any			844,163	94
Cash dividen	ds paid stockholders					200,506	00
Stock owned	by the directors at p	ar value				57,820	00
Losses incur	red during the year.					93,512	39
Amount loan	ed to stockholders	not officers				5,000	00
Business in Connecticut, 1886.							
Fire risks tak	en (no inland)					\$208,880	00
Premiums red	ceived					2,234	03
						2,304	69
Losses incurr	ed					2,304	69

76,924 97

## UNITED STATES FIRE INSURANCE COMPANY,

#### NEW YORK CITY.

#### Commenced Business, April 9, 1824.

W. WILSON UNDERHILL, President. GEORGE E. COCK, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

## I. CAPITAL.

\$250,000 00 250,000 00
\$287,700 00 1,771 67
293,250 00
701 31 9,682 00 None. None. 18,705 14
\$611,810 12
\$9,816 39

Unearned premiums as computed above.....

Commissions and brokerage	3,184 85
Rents, etc	2,589 93 9,000 00
Total liabilities, except capital stock and surplus	\$101,516 14
Capital stockSurplus beyond all liabilities	250,000 00 260,293 98
Total liabilities, including capital and surplus	\$611,810 12
Total habilities, including capital and surplus	\$011,010 12
IV. INCOME DURING THE YEAR.	
Premiums received in cash \$126,028 10 \$12,917 32  Deduct reinsurance, rebate, abate-	
ments, and return premiums 10,328 18 960 18	#
Actual cash premiums \$115,699 92 \$11,957 14  Interest on mortgages of real estate	\$127,657 06 15,350 02
Interest on loans and bonds, and dividends on stocks	11,522 22
From all other sources.	3,229 38
Actual cash income	\$157,758 68
V. EXPENDITURE DURING THE YEAR.	
Fire. Marine and Inla	ind.
Amt. paid for losses (inc. \$6,037.74 occurring in previous years) \$44,969 71 \$3,515 98	
Deduct salvage and reinsurance 2,716 07 31 02	
Net amount paid for losses. \$42,253 64 \$3,484 96	\$45,738 60
Cash dividends	25,041 25 25,020 21
Salaries and fees	14,426 46
Taxes	5,268 07
Rent	4,000 00 9,713 22
Actual cash expenditure	\$129,207 81
zicida cash expenditute	φ129,207 01
VI. MISCELLANEOUS.	
Risks and Premiums. Fire.	Premiums.
In force on the 31st day of December of the preced-	#6 9
ing year	\$136,823 53 145,251 33
Totals \$34,019,159	\$282,074 86
Deduct those expired and marked off 16,652,002	142,510 40
In force at the end of the year \$17,367,157	\$139,564 46
Deduct amount reinsured	
Deduct amount reinsured	3,126 08
	3,126 08 \$136,438 38

Year written.	Term.	Amount covered.	Gross premit		Fraction unearned.	
	One yr. or less	\$11,078,967	\$92,815			\$46,407 73
1885		8,600	72		I-4	18 23
1886	Two years	5,000	31		3-4	23 43
1884		1,336,432	9,051	_	1-6	1,508 55
1885	Three years	1,971,300	12,722	-	1-2	6,361 36
1886	<b>\</b>	1,876,023	15,063	•	5-6	12,552 52
1883		, , , ,	•			,,,,
1884	T7	26,250	262		3-8	98 44
1885	Four years	30,350	325	_	5-8	203 50
1886,	j	10,350	103		7-8	90 56
1882	1	13,800	122	35	1-10	12 24
1883		71,500	696	25	3-10	208 87
1884	Five years	140,075	1,180	22	1-2	590 11
1885		178,725	1,716	96	7-10	1,201 88
1886	j	221,832	2,274	31	9-10	2,046 87
Т	otals	\$16,969,204	\$136,438	38		\$71,324 29
	eceived since the orga					\$3,457,457 06
Losses paid	since the Company	organized				1,814,275 60
Cash divide:	nds paid stockholders					1,614,091 00
Stock owne	d by directors at par	value				46,550 00
Losses incurred during the year (fire, \$43,854.17; marine and						
inland, \$5,663.08)					49,517 25	
Business in Connecticut, 1886.						
Fire risks taken (no inland)					\$310,230 00	
Premiums received						2,843 93
Losses paid						464 02
Losses incurred						464 02

## WASHINGTON FIRE AND MARINE INSURANCE COMPANY,

#### BOSTON, MASS.

Commenced Business, January 1, 1873.

ISAAC SWEETSER, President.

Merchandise

New England "

North

A. WILLARD DAMON, Secretary.

Attorney in Connecticut, Insurance Commissioner.

I. (	CA	PIT	$\Gamma$ AI	

	joint stock or guarant					00
Whole amount of	capital actually paid u	ip in cash.		• • • • • • • • • • • • • • • • • • • •	1,000,000	00
	II.	ASSETS.				
Value of real esta	te owned by the Com	pany unen	cum	bered	\$300,000	00
	d mortgage (first liens				""	
interest due.					41,000	00
	n bond and mortgage				730	00
Value of	lands mortgaged			\$27,000 00		
Building	s (insured for \$46,500	)		51,500 00		
Tot	al			\$78,500 00		
	Stocks and Bonds	owned by	the	Company.		
		Par Valu	1e.	Market Value.		
United States		_				
	/	\$50,000				
•	p. c	50,000	00	64,375 00		
MUNICIPAL BOND						
	6 p. c., 1894	80,000		, , ,		
	6 p. c., 1903	30,000	00,	39,300 00		
BANK STOCKS—						
		30,000		35,250 00		
	ional	15,000		17,175 00		
Columbian Continental		40,000		50,000 00		
Eliot		8,000		9,440 00		
Freemans		5,000		6,350 00		
Hamilton		8,000		8,100 00		
Massachusetts		10,000		, ,		
Merchants	***********	2,750		53,200 00		
Merchants	"	40,000	00	53,200 00		

1,500 00

15,000 00

20,000 00

1,556 00

20,025 00

29,150 00

	Par Value.	Market Value.
State National	\$10,000 00	\$11,850 00
Suffolk National	8,000 00	8,800 0 <b>0</b>
Tremont National	2,500 00	2,537 00
Washington National	6,000 00	7,380 00
National Bank of Commerce	8,000 00	9,800 00
Nat. Bank of the Commonwealth	10,000 00	12,500 00
National Bank of North America	7,500 00	7,932 00
National City	13,500 00	14,006 00
National Eagle	10,000 00	10,700 00 -
National Hide & Leather	10,000 00	11,412 00
National Revere	20,000 00	24,100 00
National Union	4,700 00	6,392 00
RAILROAD STOCKS—		
Norwich & Worcester	4,000 00	7,040 00
New York Central & Hudson River	20,000 00	22,700 00
Old. Colony	35,000 00	63,000 00
Chicago, Burlington & Quincy	21,000 00	28,770 00
Boston & Lowell	30,000 00	38,850 00
Boston & Albany	15,000 00	29,925 00
Chic, Milwaukee & St. Paul pref.	11,000 00	12,980 00
Chicago & Northwestern pref	10,000 00	14,000 00
RAILROAD BONDS—		
Chic., Burl. & Quincy 7 p. c., 1903	10,000 00	13,200 00
Eastern 6 p. c	61,500 00	78,797 00
Old Colony 7 p. c., 1897	20,000 00	24,000 00
Union Pacific 6 p. c	20,000 00	22,800 00
Union Pacific 8 p. c. s. f., 1893	10,000 00	11,550 00
Ced. Rap. & Mo. River 7 p.c., 1916	5,000 00	6,650 00
Ced. Rap. & Mo. River 7 p. c., 1909	5,000 00	6,000 00
Pueblo & Arkansas Valley 7 p. c	20,000 00	24,900 00
Northern Pacific 6 p. c. gen mort	30,000 00	34,650 00
N. Pac. 6 p. c. (Pend d'Oreille div.)	10,000 00	10,300 00
Saginaw & Western 6 p.c	5,000 00	5,300 00
Fremont, Elkhorn & Mo. Val. 6 p.c.	5,000 00	6,000 00
Kan. City, Springfield & Mem.6 p.c.	10,000 00	11,000 00
Kan. City, Law. & Southern 6 p. c.	10,000 00	11,300 00
Kan.City, St.Jo.& Coun.Bluffs 7 p.c.	10,000 00	12,550 00
Kan. City, Clin. & Springfield 5 p.c.	20,000 00	21,000 00
Nodaway Valley 7 p. c	10,000 00	11,250 00
Oregon R'y & Nav. Co. 6 p. c	20,000 00	22,200 00
Oregon R'y & Nav. Co. 5 p. c., 1925	5,000 00	5,268 00
Maine Central collateral trust 5 p.c.	10,000 00	10,500 00
St. P., Minn. & Man. (Dak.ex.) 6 p.c.	10,000 00	11,800 00
St. P., Minn. & Man. consol. 6 p. c.	5,000 00	6,125 00
Chic., Mil. & St. P.(Dub. div.) 6 p.c.	5,000 00	5,925 00
C.,M. & St.P.(C. & P.W. div.) 5 p.c.	5,000 00	5,400 00
Marion & McPherson 7 p. c	4,000 00	4,920 00
Chicago, Burl. & Northern 5 p. c	5,000 00	5,150 00

	Par Val	lue	Market Value.		
Oregon Short Line R'y 6 p. c	\$10,000		\$10,450 00		
A., Top. & Santa Fe 5 p.c. s.f., 1920	15,000		15,450 00		
L. & N. (N.O.& M.div.) 6 p.c., 1930	٠.		10,750 00		
MISCELLANEOUS—	,		,, ,		
Boston Gas Light Co. stock	5,000	00	8,700 00		
Totals			276 442 22	1 076 440	00
Totals,	\$1,031,950	00 pi	,270,440 00	1,276,440	00
Loans	s on Collate	ral.			
	Par Val. M	arket V	al. Amt. Loane	ed.	
	10,000 \$	18,000	\$8,000		
Commercial Wharf Co. stock	19,000	34,200	-		
Central Mills Co. stock	10,000	10,000	8,000		
Totals\$	\$39,000 \$	62,200	\$41,000	. 41,000	00
Cash in Company's principal office				18,571	69
Cash deposited in banks				67,777	91
Interest due and accrued on stocks				4,338	00
Interest due and accrued on collateral	loans			275	00
Gross premiums in due course of collec-	ction			126,461	87
Bills receivable, not matured, taken f	or premium	s		93,362	62
All other property				5 <sup>8</sup> 7	00
Assets of the Company at the	eir actual va	due		\$1,970,544	09
III.	LIABILIT	IES.			
Topography and and directed				Ø* 0 × 100	
Losses reported and unadjusted				\$127,420	00
Unearned premiums on risks, one year					
Unearned premiums on risks, more the Unearned premiums on marine risks.	an one year	• • •	265,393 67		
Onearned premiums on marine risks.			117,838 60		
Unearned premiums as com	puted above		• • • • • • • • • • • • • • • • • • • •	691,910	-
Commissions and brokerage	• • • • • • • • • •	• • • • • •	• • • • • • • • • • • • • • • • • • • •	22,276	77
Total liabilities, except capit	al stock and	surplu	ıs	\$841,607	50
Capital stock				1,000,000	00
Surplus beyond all liabilities				128,936	59
Total liabilities, includir	ng capital ar	nd surp	lus	\$1,970,544	09
IV. INCOME	DURING	THE	YEAR.		
	Fire.	M	arine and Inlan	ud	
Premiums received in cash		70	\$335.206 82		
Deduct reinsurance, rebate, abatement		• • •	-3337-7-		
and return premiums		11	28,093 71		
				dir reconst	=-
Actual cash premiums	843,551	08	307,203 11	\$1,150,754	
Interest on mortgages of real estate Interest on loans and bonds, and divide				2,025 66,048	
Notes for premiums remaining unpaid	ichus on sic	CKS	93,362 62	00,048	40
Rents			,	840	26
					_
Actual cash income				\$1,219,668	61

#### V, EXPENDITURE DURING THE YEAR.

Amt. paid for losses (inc. \$107,060.00	Fire.	I	Marine and Inland	l.
occurring in previous years)  Deduct salvages and reinsurance				
Net amount paid for losses	\$455,677	18	\$268,219 67	\$723,896 85
Cash dividends		<b>.</b> .		60,000 00
Commissions and brokerage				184,231 05
Salaries and fees				66,313 16
Taxes				31,964 69
All other payments				88,038 09
Actual cash expenditure				\$1,154,443 84

#### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$76,831,386 97,370,890	\$933,235 35 1,088,564 89
Totals  Deduct those expired and marked off	\$174,202,276 74,211,154	\$2,021,800 24 877,640 21
In force at the end of the year  Deduct amount reinsured	\$99,991,122 6,393,883	\$1,144,160 03 82,280 27
Net amount in force	\$93,597,239	\$1,061,879 76
In force at the end of the year	Marine and Inland \$3,087,983	d. Premiums. \$117,838 60

	•	2					
Year written.	Term.	Amount covered.	Gross premiu	ms	Fraction unearned.	Premiun unearne	
1886	One year or less	\$49,469,012	\$617,356	92	I-2	\$308,678	46
1885	Two years	437,529	2,973	ΟI	I-4	743	25
1886	Two years	148,015	1,509	59	3-4	1,132	19
1884	Three years	6,470,950	64,960	02	1-6	10,826	67
1885	Three years	9,683,351	87,011	21	I-2	43,505	60
1886	)	11,675,569	104,460	99	5-6	87,050	82
1004		24,080	96	44	1-8	12	05
1884	Four years	90,406	874	67	3-8	328	00
1885	Four years	40,261	615	16	5-8	384	47
1886	j	158,333	1,359	34	7-8	1,189	42
1882	)	506,014	6,289	33	I-IO	628	93
1883		1,444,416	18,833	34	3-10	5,650	00
1884	Five years	3,051,334	39,109	30	I-2	19,554	65
1885		4,506,365	51,998	89	7-10	36,399	22
1886		5,891,604	64,431	55	9-10	57,988	40
То	tals	\$93,597,239	\$1,061,879	76		\$574,072	13

Premiums received since the organization of the Company	\$7,444,052 55
Losses paid since the Company organized	3,766,377 21
Cash dividends declared	430,000 00
Dividends declared payable in stock	200,000 00
Stock owned by directors at par value	211,900 00
Losses incurred during the year—fire, \$465,047 18; marine and	
inland, \$279,209.67	744,256 85
Business in Connecticut, 1886.	
Fire risks taken (no marine or inland)	\$2,907,641 00
Premiums received	27,264 74
Losses paid	8,551 51
Losses incurred.	8,944 64

#### WESTCHESTER INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, January 1, 1870.

GEORGE R. CRAWFORD, President.

UNITED STATES AND STATE BONDS-

Georgia.....

JOHN Q. UNDERHILL, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL. Whole amount of joint stock or guarantee capital authorized...... \$300,000 00 Whole amount of capital actually paid up in cash..... 300,000 00 II. ASSETS. Value of real estate owned by the Company unencumbered...... \$2,000 00 Loans on bond and mortgage (first liens), not more than one year's interest due..... 249,250 00 Interest due and accrued on bond and mortgage loans ..... 2,287 24 Value of lands mortgaged . . . . . . \$229,800 co Buildings (insured for \$241,650)...... 308,550 00 Total..... \$538,350 00 Stocks and Bonds owned by the Company. Par Value. Market Value.

20,000 00

22,000 00

Railroad Bonds—	Par Value.	Market Value.	
New York Central	\$10,000 00	\$10,500 00	
Northern Pacific	20,000 00	23,800 00	
Missouri, Kansas & Texas	20,000 00	20,000 00	
Missouri Pacific	· ·		
	20,000 00	23,000 00	
Oregon Short Line	20,000 00	21,300 00	
St. L., Iron Mountain & Southern	15,000 00	15,000 00	
RAILROAD STOCKS—			
N. Y., Lackawanna & Western	50,000 00	52,500 00	
New York & Harlem	50,000 00	112,500 00	
Rensselaer & Saratoga	50,000 00	85,000 00	
Albany & Susquehanna	40,000 00	57,600 00	
Total	\$615,000 00	\$826,200 00	826,200 00
10tai	ф015,000 00	\$620,200 OO	020,200 00
Loans	on Collateral.		
Pa	r Val. Market V	al. Amt. Loane	ed.
L. S. & Mich. So. R. R. bds \$	10,000 \$9,6		
	10,000 13,6	> 2015.000	
	20,000 20,6		
Bank of America, N. Y. stock	700 1,2		
	1,600 1,7		
	19,000 18,8		
Central Bk.Westch'r County stk.,	•	•	
	2,500 2,5		
Totals	460		
10ταις	53,800 \$68,0	25 \$51,500	51,500 00
Cash deposited in bank			80,106 78
Cash deposited in bankGross premiums in due course of colle	ction	••••••	80,106 78 92,782 88
Cash deposited in bank	ction	••••••	80,106 78 92,782 88
Cash deposited in bankGross premiums in due course of colle	ction	••••••	80,106 78 92,782 88
Cash deposited in bank	ction	••••••	80,106 78 92,782 88
Cash deposited in bank	ctionir actual value.		80,106 78 92,782 88
Cash deposited in bank	ctionir actual value.	\$13,492 62	80,106 78 92,782 88
Cash deposited in bank	ctionir actual value.	\$13,492 62 32,333 51	80,106 78 92,782 88
Cash deposited in bank	ctionir actual value.	\$13,492 62	80,106 78 92,782 88
Cash deposited in bank  Gross premiums in due course of colle  Assets of the Company at the  III. I  Losses adjusted and unpaid  Losses reported and unadjusted  Losses resisted.	ction	\$13,492 62 32,333 51 2,000 00	80,106 78 92,782 88
Cash deposited in bank	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13	80,106 78 92,782 88
Cash deposited in bank  Gross premiums in due course of colle  Assets of the Company at the  III. I  Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losse Deduct reinsurance	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00	\$0,106 78 92,782 88 \$1,304,126 90
Cash deposited in bank  Gross premiums in due course of colle  Assets of the Company at the  III. I  Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losse Deduct reinsurance  Net amount of unpaid losse	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00	80,106 78 92,782 88
Cash deposited in bank  Gross premiums in due course of colle  Assets of the Company at the  III. I  Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losse Deduct reinsurance  Net amount of unpaid lo	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00	\$0,106 78 92,782 88 \$1,304,126 90
Cash deposited in bank  Gross premiums in due course of colle  Assets of the Company at the  III. I  Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losse Deduct reinsurance  Net amount of unpaid lo  Unearned premiums on risks, one year Unearned premiums on risks, more tha	ction cir actual value.  LIABILITIES. cs. cs. cor less n one year	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00 \$290,789 89 345,305 32	\$0,106 78 92,782 88 \$1,304,126 90
Cash deposited in bank	ction cir actual value.  LIABILITIES. cs. cs. cor less n one year uted above	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00 \$290,789 89 345,305 32	\$0,106 78 92,782 88 \$1,304,126 90
Cash deposited in bank  Gross premiums in due course of colle  Assets of the Company at the  III. I  Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losse Deduct reinsurance  Net amount of unpaid lo  Unearned premiums on risks, one year Unearned premiums on risks, more tha	ction cir actual value.  LIABILITIES. cs. cs. cor less n one year uted above	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00 \$290,789 89 345,305 32	\$0,106 78 92,782 88 \$1,304,126 90
Cash deposited in bank	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00 \$290,789 89 345,305 32	\$0,106 78 92,782 88 \$1,304,126 90 \$46,626 13 636,095 21 10,894 88
Cash deposited in bank	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00 \$290,789 89 345,305 32	\$0,106 78 92,782 88 \$1,304,126 90 \$46,626 13 636,095 21 10,894 88 \$693,616 22
Cash deposited in bank  Gross premiums in due course of colle  Assets of the Company at the  III. I  Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losse  Deduct reinsurance  Net amount of unpaid lo  Unearned premiums on risks, one year  Unearned premiums on risks, more tha  Unearned premiums as compt  Commissions and brokerage  Total liabilities, except capita  Capital stock	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00 \$290,789 89 345,305 32	\$0,106 78 92,782 88 \$1,304,126 90 \$46,626 13 636,095 21 10,894 88 \$693,616 22 300,000 00
Cash deposited in bank  Gross premiums in due course of colle  Assets of the Company at the  III. I  Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losse  Deduct reinsurance  Net amount of unpaid lo  Unearned premiums on risks, one year  Unearned premiums on risks, more tha  Unearned premiums as compt  Commissions and brokerage  Total liabilities, except capital  Capital stock  Surplus beyond capital and a	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00 \$290,789 89 345,305 32	\$0,106 78 92,782 88 \$1,304,126 90 \$46,626 13 636,095 21 10,894 88 \$693,616 22
Cash deposited in bank	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00 \$290,789 89 345,305 32	\$0,106 78 92,782 88 \$1,304,126 90 \$46,626 13 636,095 21 10,894 88 \$693,616 22 300,000 00 310,510 68
Cash deposited in bank  Gross premiums in due course of colle  Assets of the Company at the  III. I  Losses adjusted and unpaid  Losses reported and unadjusted  Gross amount of unpaid losse  Deduct reinsurance  Net amount of unpaid lo  Unearned premiums on risks, one year  Unearned premiums on risks, more tha  Unearned premiums as compt  Commissions and brokerage  Total liabilities, except capital  Capital stock  Surplus beyond capital and a	ction	\$13,492 62 32,333 51 2,000 00 \$47,826 13 1,200 00 \$290,789 89 345,305 32	\$0,106 78 92,782 88 \$1,304,126 90 \$46,626 13 636,095 21 10,894 88 \$693,616 22 300,000 00 310,510 68

Premiums received in cash	
premiums	
Actual cash premiums	\$899,759 64
Interest on mortgages of real estate	11,389 21
Interest on loans and bonds, and dividends on stocks	33,538 22
Rents	1,722 13
Actual cash income	\$946,409 20

## V. EXPENDITURE DURING THE YEAR.

,	
Amount paid for losses (including \$42,103.20 occur-	
ring in previous years)\$490,122 53	
Deduct salvages and reinsurance 12,419 42	
Net amount paid for losses	\$477,703 11
Cash dividends	30,000 00
Commissions and brokerage	161,019 03
Salaries, fees, etc	34,412 20
Taxes	18,366 59
All other payments	92,384 08
Actual cash expenditure	\$813,885 oi

#### VI. MISCELLANEOUS.

Risks and Premiums.		0
In force on the 31st day of December of the pre-	Fire.	Premiums.
ceding year	\$108,807,176	\$1,095,342 81
Written or renewed during the year	101,359,220	990,032 86
Totals  Deduct those expired and marked off	\$210,166,396 80,082,043	\$2,085,375 67 820,917 19
In force at the end of the year	\$130,084,353	\$1,264,458 48
Deduct amount reinsured	2,120,150	21,031 80
Net amount in force	\$127,964,203	\$1,243,426 68

Year	Term	Amount	Gross premiums	Fraction	Premiun	ns
written.		covered.	charged.	unearned.		-
1886	One year or less.	\$58,520,358	\$581,579 78	I-2	\$290,789	
1885}	Two years	324,340	3,000 67	1-4	750	
1886)		373,712	2,983 96	3-4	2,237	
1884)		14,774,583	136,938 10	1-6	22,823	
1885}	Three years	17,199,183	153,361 82	I-2	76,680	
1886		18,694,032	151,582 11	5-6	126,318	
1883		179,135	1,506 59	1-8	188	-
1884	Four years	145,225	1,605 73	3-8	602	9
1885		172,137	1,728 13	5-8	1,080	09
1886		238,849	2,212 27	7-8	1,935	74
1882		2,614,518	31,130 90	I-I0	3,113	09
1883		3,043,765	35,661 06	3-10	10,698	31
1884 }	Five years	3,540,443	43,790 44	I-2	21,895	22
1885		3,990,511	48,643 62	7-10	34,050	55
1886j		4,153,412	47,701 50	9-10	42,931	35
Tot	als;	\$127,964,203	\$1,243,426 68		\$636,095	21
Premiums rec	ceived since the orga	anization of the	he Company	\$1	11.235.147	22
	ince the Company				6,194,275	
	ds paid stockholder				438,000	-
Stock divide	nds declared				100,000	
Stock owned	by directors at par	value			88,370	
Losses incurr	ed during the year.				482,325	
	ockholders not offic				6,500	
	sits for the exclusive				0,500	00
	f Virginia, \$10,000	•	•			
	,00, liabilities, \$10,4			0 .		
-	s, \$1,000,00.	2/./1, 1101111	Caronna, pro,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Habilities		ess in Conne	cticut 1886			
			Í			
	en (no inland)				\$1,399,591	
	ceived				14,568	
					3,124	
Losses incur	ed				2,824	14

#### WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

#### BROOKLYN, N. Y.

Commenced Business, March, 1853.

EDMUND DRIGGS, President.

Grand Street & Newtown.....

Dry Dock, East Broadway & Battery, New York.....

Long Island, Brooklyn.....

First National, Brooklyn.....

BANK STOCKS-

N. W. MESEROLE, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of joint stock or guarantee Whole amount of capital actually paid u		\$250,000 00 250,000 00	
II.	ASSETS.		
Value of real estate owned by the Comp Loans on bond and mortgage (first lien		\$392,203 90	
interest due	ens), more the	an one year's	85,150 00
interest due (of which \$165,000 is i			167,000 00
Interest due and accrued on bond and			8,750 75
Value of lands mortgaged	0 0		
Buildings (insured for \$229,50			
Total	· 1		
10(41,	• • • • • • • • • • • • • • • • • • • •	\$477,000 OC	
Stocks and Bonds	owned by the	Сотрапу.	
		Market Value.	
United States and State Bonds-			
United States reg. 4's, 1907	\$15,000 00	\$19,125 00	
United States cur. 6's	40,000 00	52,800 00	
United States 41/2's, 1891	165,000 00	181,912 50	
Georgia 6 p. c. coupon	25,000 00	25,750 00	
MUNICIPAL BONDS—			
Richmond, Va., reg. 4's, 1920	12,500 00	12,875 00	
RAILROAD BONDS-			
Broadway, Brooklyn	3,000 00	3,090 00	
Third Ave., N. Y., 6 p. c. coup	20,000 00	21,100 00	
Forty-Sec. & Gr.St., N.Y.7 p.c.coup.	24,000 00	27,360 00	
RAILROAD STOCKS-			

33,000 00

20,000 00

10,000 00

4,900 00

33,000 00

30,000 00

11,700 00

13,965 00

Miscellaneous—	Par Val	ue.	Market Value.	
Peoples Gas Light Co., Brooklyn, stl	. \$13,000	0.00	\$6,500 00	
Metro. " " "			3,700 00	
Citizens " " "			4,129 60	
Brooklyn Crosstown R. R. cer. of in	• •		25,500 00	
Dry Dock, East Broadway & Ba				
tery R. R., New York, scrip.	. 20,000	00	21,200 00	
Totals	. \$442,520	00 ;	\$493,707 10	493,707 10
Loa	ns on Collate			
C and the Co. N. W. starts			al. Amt. Loa	ned.
Greenwich Ins. Co., N. Y., stock	\$250	\$575		
Union Ferry Co., Brooklyn, " Lafavette Ins.Co., " "	1,000 600	1,000		
——			· ——	
Totals				1,350 00
Cash in principal office				1,035 58
Cash in banks,				28,641 25
Interest due and accrued on stocks.				5,228 78
Interest due and accrued on collaters				16 91
Gross premiums in due course of co				52,400 18
Rents due and accrued				8,917 76
Reinsurance due	• • • • • • • • • • • • • • • • • • • •			1,338 32
Assets of the Company at	their actual	value		\$1,245,740 53
III.	LIABILIT	TES.		
Losses adjusted and unpaid			\$4,688 04	
Losses reported and unadjusted			22,573 90	
Losses resisted			7,200 00	
Gross amount of unpaid lo	sses		\$34,461 94	
Deduct reinsurance			1,093 17	
Net amount of unpaid				# (0
Unearned premiums on risks, one ye				<b>緊ララ クロメ サザ</b>
				\$33,368 77
	ear or less		\$199,407 68	\$33,368 77
Unearned premiums on risks, more	ear or less than one year	r	\$199,407 68 180,576 09	
Unearned premiums on risks, more Unearned premiums as con	ear or less than one year nputed above	···· r e	\$199,407 68 180,576 09	379,983 77
Unearned premiums on risks, more Unearned premiums as con Commissions and brokerage	ear or less than one year nputed above	r e	\$199,407 68 180,576 09	379,9 <sup>8</sup> 3 77 8,855 31
Unearned premiums on risks, more Unearned premiums as cor Commissions and brokerage Cash dividends to stockholders remains	ear or less than one year nputed above aining unpaid	r e	\$199,407 68 180,576 09	379,983 77 8,855 31 95 00
Unearned premiums on risks, more Unearned premiums as cor Commissions and brokerage Cash dividends to stockholders remit Due and accrued for salaries, etc	ear or less than one year nputed above	r	\$199,407 68 180,576 09	379,9 <sup>8</sup> 3 77 8,855 31 95 00 440 66
Unearned premiums on risks, more Unearned premiums as con Commissions and brokerage Cash dividends to stockholders rem Due and accrued for salaries, etc Taxes	ear or less than one year nputed above aining unpaid	d	\$199,407 68 180,576 09	379,983 77 8,855 31 95 00 440 66 4,804 31
Unearned premiums on risks, more Unearned premiums as cor Commissions and brokerage Cash dividends to stockholders rem Due and accrued for salaries, etc Taxes	ear or less than one year nputed above	d	\$199,407 68 180,576 09	379,983 77 8,855 31 95 00 440 66 4,804 31 4,946 46
Unearned premiums on risks, more Unearned premiums as con Commissions and brokerage Cash dividends to stockholders remained accrued for salaries, etc Taxes Return premiums	ear or less than one year nputed above aining unpaid	d	\$199,407 68 180,576 09 and surplus	379,983 77 8,855 31 95 00 440 66 4,804 31 4,946 46 \$432,494 28
Unearned premiums on risks, more  Unearned premiums as con Commissions and brokerage Cash dividends to stockholders remained accrued for salaries, etc Taxes Return premiums Liabilities, except capital stock	ear or less than one year nputed above aining unpaid	d	\$199,407 68 180,576 09 and surplus	379,983 77 8,855 31 95 00 440 66 4,804 31 4,946 46 \$432,494 28 250,000 00
Unearned premiums on risks, more  Unearned premiums as con Commissions and brokerage Cash dividends to stockholders remained and accrued for salaries, etc Taxes	ear or less than one year nputed above aining unpaid stock, special	d	\$199,407 68 180,576 09 and surplus	379,983 77 8,855 31 95 00 440 66 4,804 31 4,946 46 \$432,494 28 250,000 00 255,000 00
Unearned premiums on risks, more  Unearned premiums as con Commissions and brokerage Cash dividends to stockholders remained accrued for salaries, etc Taxes	ear or less than one year nputed above aining unpaid stock, special	dd.	\$199,407 68 180,576 09 and surplus	379,983 77 8,855 31 95 00 440 66 4,804 31 4,946 46 \$432,494 28 250,000 00 255,000 00 184,269 02
Unearned premiums on risks, more  Unearned premiums as con Commissions and brokerage Cash dividends to stockholders remained and accrued for salaries, etc Taxes	ear or less than one year nputed above aining unpaid stock, special ckholders	dd.	\$199,407 68 180,576 09 and surplus	379,983 77 8,855 31 95 00 440 66 4,804 31 4,946 46 \$432,494 28 250,000 00 255,000 00
Unearned premiums on risks, more  Unearned premiums as con Commissions and brokerage Cash dividends to stockholders remained accrued for salaries, etc Taxes	ear or less than one year nputed above aining unpaid stock, special ckholders	dfunds,	\$199,407 68 180,576 09 and surplus \$33,268 90	379,983 77 8,855 31 95 00 440 66 4,804 31 4,946 46 \$432,494 28 250,000 00 255,000 00 184,269 02 123,977 23

Premiums received in cash	03
premiums	28
Actual cash premiums	\$536,773 75
Interest on mortgages of real estate	5,675 46
Interest on loans and bonds, and dividends on stocks	16,869 14
Rents	17,701 79
Actual cash income	\$577,020 14

#### V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$38,350.11 occurring in previous years)	\$283,842 40 35,821 22		
Net amount paid for losses		\$248,021	18
Cash dividends		50,105	00
Commissions and brokerage		123,917	18
Salaries and fees		61,252	75
Taxes		6,673	43
All other payments		41,503	57
Actual cash expenditure		\$531,473	11

### VI. MISCELLANEOUS.

Risks and Premiums.				
In force on the 31st day of December of the pre-	Fire.	Premiums.		
ceding year	\$100,224,953	\$864,918 05		
Written or renewed during the year	81,500,984	633,583 08		
Totals	\$181,725,937	\$1,498,501 13		
Deduct those expired and marked off	88,359,856	690,271 99		
In force at the end of the year	\$93,366,081	\$808,229 14		
Deduct amount reinsured	5,286,037	56,861 63		
Net amount in force	\$88,080,044	\$751,367 51		

Year		Amount	Gross preminm	s Fraction	Premium	19
written.	Term.	covered.	charged.	unearned.	unearne	1.
1886	One year or less	\$48,113,578	\$398,815 39		\$199,407	68
1885)	Two years	115,138	610 76		152	69
ا 1886 ا	1 , 0	90,750	769 88	$\frac{3}{4}$	577	41
1884)		9,085,320	73,564 08		12,260	68
1885	Three years	9,060,068	71,218 70	$\frac{1}{2}$	35,609	35
1886		10,461,157	88,838 82		74,032	35
1883		103,425	1,017 39		127	17
1884	Four years	90,100	911 47	3 8	341	80
1885	Four years	102,500	885 78	5 8	553	61
1886		109,450	1,148 79	5 8 7 8	1,005	19
1882		2,599,737	24,624 07		2,462	40
1883		2,088,015	21,216 73		6,365	02
1884	Five years	1,768,274	24,003 73		12,001	
1885		2,000,840	19,660 76		13,762	53
1886		2,254,942	23,569 28		21,212	
1881	Six years	2,500	56 29			69
1880		8,250	109 38			81
1881	C	15,000	231 2	1.2	49	
1882	- Seven years	8,000	85 00	1,1	30	
1884		3,000	30 00	* *	19	
	. 1					
10	tals	\$88,080,044	\$751,367 51		\$379,983	77
Premiums re	ceived since the org	anization of th	e Company.	#	59,892,791	67
Losses paid	since the Company of	organized			5,075,146	03
Cash divider	nds declared				1,002,500	00
Stock owned	by directors at par	value			74,750	00
Losses incur	red during the year				243,460	52
Loaned to s	tockholders not offic	ers			400	00
Special depo	sits for the exclusiv	e protection of	policy-holder	s in the		
States of	of Georgia, \$25,750.	oo, liabilities,	\$25,017.40; V	irginia,		
\$12,875	.00, liabilities, \$8,29	51.50.				
	Rucis	ress in Connec	ticut 1886			
			-			
	ken (no inland)		• • • • • • • • • • • • • • • • • • • •	\$	2,398,199	00
Duaminima va	Antriad				22 402	PT

Fire risks taken (no inland)	\$2,398,199 00
Premiums received	22,403 71
Losses paid	11,211 75
Losses incurred	11,211 75



# MUTUAL FIRE

# INSURANCE COMPANIES

OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-MENTS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1886.



#### HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

#### SALEM, MASS.

Commenced Business, May 14, 1843.

CHARLES H. PRICE, President.

WALTER L. HARRIS, Secretary.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL.

Whole amount of guarantee capital authorized	\$100,000 00
Whole amount of guarantee capital actually paid up in cash	100,000 00
II. ASSETS.	
Value of real estate owned by the Company unencumbered  Loans on bond and mortgage (first liens), not more that one year's	\$25,000 00
interest due	77,200 00
interest is due	None.
Interest due and accrued on bond and mortgage loans	2,005 80
Value of lands mortgaged \$136,250 oo	
Buildings (insured for \$52,200) 84,750 00	
Total\$ 221,000 00	

#### Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
United States and State Bonds-		
United States, 1907, 4 p. c	\$40,000 00	. \$51,400 00
Massachusetts, 1893, 5 p. c	4,000 00	4,440 00
New Hampshire, 1897, 6 p. c	4,000 00	4,940 00
MUNICIPAL AND COUNTY BONDS—		
Marion, Ind., Co., 1898, 6 p. c	5,000 00	5,525 00
Washington, Ill., Co., 6 p. c	4,000 00	4,240 00
Boston, Mass., city r., 1900, 4 p. c.,	5,000 00	5,325 00
Cincinnati, O., "	17,000 00	22,450 00
Cleveland, " " 1897, 6 p. c.,	5,000 00	5,950 00
Chicago, Ill., "7 p. c	8,000 00	9,595 00
Chelsea, Mass., city, 1892, 6 p. c	17,000 00	18,912 50
Evansville, Ind., " 1908, 6 p. c	5,000 00	5,000 00
Hartford, Conn., " 1891, 6 p. c	10,000 00	10,500 00
Jeff'nville, Ind., " 1896, 7 3 p. c.,	7,000 00	7,840 00
Jacksonville, Ill., " 1899, 6 p. c	5,000 00	5,550 00

	Par Value.	Market Value.
Kan. City, Mo., city	\$6,000 00	\$7,260 00
Lawrence, Mass., " 1894, 6 p. c	5,000 00	5,825 00
Lowell, Mass., " 1800, 6 p. c	4,000 00	4,380 00
Milwaukee, Wis., "	6,000 00	6,400 00
Minneap., Minn., " 1894, 8 p. c	5,000 00	6,800 00
Omaha, Neb., "	7,000 00	7,120 00
Portland, Me, "1887, 6 p. c	5,000 00	5,000 00
St. Louis, Mo., "6 p. c	15,000 00	15,875 00
St. Paul, Minn., " 1913, 5 p. c	10,000 00	11,200 00
Salem, Mass., " 1891, 6 p. c	10,000 00	11,100 00
RAILROAD BONDS-		
Baltimore & Ohio, 1919, 6 p. c	10,000 00	12,500 00
Boston & Lowell, 1892, 7 p. c	2,000 00	2,270 00
Ches. & O., class A, 1908, 6 p. c	10,000 00	10,700 00
Chi., Bur. & Quincy, 1896, 7 p. c.,	16,500 00	21,780 00
Chicago & Alton s. f., 1903, 6 p. c.,	5,000 00	6,200 00
Chicago & E. Ill., 1907, 6 p. c	5,000 00	5,775 00
Chicago & W. Ind., 1932, 7 p. c	8,000 00	8,720 00
Cen. Pac. L. G	17,000 00	18,397 50
Quincy & Warsaw	2,000 00	2,160 00
Central New Jersey	6,000 00	6,425 00
Bur. & Miss., Neb	10,000 00	9,550 00
Kal. & So. Haven	2,000 00	2,080 00
Eastern 1906, 6 p. c	10,000 00	12,800 00
Jack., Lan. & Sag. con., 1891, 8 p. c.,	6,000 00	6,660 00
Lehigh Valley reg., 1923, 7 p. c	5,000 00	6,500 00
New York & New England	15,000 00	18,360 00
So. Kansas, (Gulf Div)	5,000 00	5,000 00
No. West'n Union, 1917, 7 p. c	8,000 00	10,640 00
Scioto Valley, 1896, 7 p. c	6,00 <b>0</b> 00	5,580 00
Terre Haute & So. E., 1909, 7 p. c.,	5,000 00	5,000 00
Union Pacific 6 p. c	30,000 00	35,475 00
Consolidated Vermont, 1913, 5 p. c.,	2,000 00	1,780 00
RAILROAD STOCKS—		
Old Colony	3,100 00	5,549 00
Port., Ports. & Saco	5,000 00	6,57 <b>5</b> 00
Pittsburgh, Ft. Wayne & Chicago,	10,000 00	14,600 00
BANK STOCKS—		
Exchange National, Salem	4,000 00	4,880 00
First " "	1,000 00	1,300 00
Merchants " "	500 00	680 <b>oo</b>
Mercantile " "	3,500 00	4,200 00
Naumkeag " "	4,100 00	5,658 00
Salem " "	14,000 00	17,500 00
Atlantic "Boston	3,000 00	4,005 00
Republic " "	5,000 00	6,962 50
Blackstone " "	1,500 00	1,717 50
Freemans " "	5,000 00	5,062 50
Globe " "	3,000 00	2,865 00

Par Value. Market Value.	
Merchants National, Boston \$10,000 00 \$13,425 00	
Revere " " 3,000 00 3,652 50	
Second " " … 10,000 00 14,700 00	
Shoe & Leather " 4,000 00 4,060 00	
Beverly " Beverly 1,000 00 1,300 00	
South Danvers "Peabody 2,000 00 2,850 00	
First National, Newburyport 2,500 00 2,850 00	
MISCELLANEOUS—	
D. & H. Can. Co., 1917, 7 p. c. bds., 5,000 00 7,100 00	
Totals \$494,700 00 \$588,472 00	588,472 00
Cash in Company's principal office	2,456 94
Cash deposited in bank	7,517 55
Interest due and accrued on stocks	4,955 45
Gross premiums in due course of collection	269 90
Note receivable, not admitted	
Assets of the Company at their actual value	\$707,877 64
• •	
t.	
III. LIABILITIES.	
Losses adjusted and unpaid\$209 61	
Losses resisted	
1.05505 10515100	
· · · · · · · · · · · · · · · · · · ·	\$2 200 61
Gross amount of unpaid losses	\$2,309 61
Gross amount of unpaid losses	\$2,309 61
Gross amount of unpaid losses  Unearned premiums on risks, one year or less \$15,950 72  Unearned premiums on risks, more than one year 170,383 05	
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less \$15,950 72 Unearned premiums on risks, more than one year 170,383 05 Unearned premiums as computed above.	186,333 77
Gross amount of unpaid losses  Unearned premiums on risks, one year or less \$15,950 72  Unearned premiums on risks, more than one year 170,383 05	
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less \$15,950 72 Unearned premiums on risks, more than one year 170,383 05 Unearned premiums as computed above.	186,333 77
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less \$15,950 72 Unearned premiums on risks, more than one year 170,383 05 Unearned premiums as computed above.  Commissions and brokerage.	186,333 77 49 86
Gross amount of unpaid losses  Unearned premiums on risks, one year or less \$15,950 72 Unearned premiums on risks, more than one year 170,383 05  Unearned premiums as computed above.  Commissions and brokerage	186,333 77 49 86 \$188,693 24
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	186,333 77 49 86 \$188,693 24 100,000 00 419,184 40
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	186,333 77 49 86 \$188,693 24 100,000 00
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	186,333 77 49 86 \$188,693 24 100,000 00 419,184 40
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	186,333 77 49 86 \$188,693 24 100,000 00 419,184 40
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	186,333 77 49 86 \$188,693 24 100,000 00 419,184 40
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	186,333 77 49 86 \$188,693 24 100,000 00 419,184 40
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	186,333 77 49 86 \$188,693 24 100,000 00 419,184 40
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	186,333 77 49 86 \$188,693 24 100,000 00 419,184 40
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	\$188,693 24 100,000 00 419,184 40 \$707,877 64
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	\$186,333 77 49 86 \$188,693 24 100,000 00 419,184 40 \$707,877 64
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	\$186,333 77 49 86 \$188,693 24 100,000 00 419,184 40 \$707,877 64
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	\$186,333 77 49 86 \$188,693 24 100,000 00 419,184 40 \$707,877 64 \$123,302 95 4,239 46 27,891 12
Gross amount of unpaid losses.  Unearned premiums on risks, one year or less	\$186,333 77 49 86 \$188,693 24 100,000 00 419,184 40 \$707,877 64

Amount paid for losses. \$29,339 88 Cash dividends paid stockholders. 7,000 00 *Scrip or certificates of profits redeemed 37,970 51 Commissions and brokerage 19,084 66 Salaries and fees. 11,385 00 Taxes 1,916 93 All other payments 3,551 73  Actual cash expenditure Fire. 19,102 48 71  VI. MISCELLANEOUS.  **Risks and Premiums.**  In force on the 31st day of December of the preceding year. \$23,000,029 53 \$318,388 40 Written or renewed during the year 9,342,893 00 125,216 36  Totals \$32,342,922 53 \$443,604 76  Deduct those expired and marked off 7,320,506 80 94,882 57  In force at the end of the year \$25,002,415 73 \$348,722 19  Deduct amount reinsured 25,750 00 177 93  Net amount in force \$24,996,665 73 \$348,544 26  **Recapitulation of Fire Risks and Premiums.**  **Vear written.**  **Term.**  **Capitulation of Fire Risks and Premiums.**  **Vear written.**  **Term.**  **Lamount in force \$24,996,665 73 \$348,544 26  **Recapitulation of Fire Risks and Premiums.**  **Vear written.**  **Term.**  **Lamount in force \$24,996,665 73 \$348,544 26  **Recapitulation of Fire Risks and Premiums.**  **Vear written.**  **Term.**  **Lamount in force \$24,996,665 73 \$348,544 26  **Recapitulation of Fire Risks and Premiums.**  **Vear written.**  **Term.**  **Lamount in force \$24,996,665 73 \$348,544 26  **Recapitulation of Fire Risks and Premiums.**  **Vear written.**  **Term.**  **Lamount in force \$24,996,665 73 \$31,31 70 170 170 170 170 170 170 170 170 170	Cash dividends paid stockholders	V. EXPEN	NDITURE DU	RING THE Y	EAR.	
Cash dividends paid stockholders	Cash dividends paid stockholders	Amount paid for losses				\$29,339 88
**Scrip or certificates of profits redeemed	Sterip or certificates of profits redeemed   19,084 66	Cash dividends paid stockhol	ders			
Commissions and brokerage	Commissions and brokerage	*Scrip or certificates of profits	redeemed			37,970 51
Taxes	Actual cash expenditure	Commissions and brokerage.				19,084 66
Actual cash expenditure	Actual cash expenditure					11,385 00
VI. MISCELLANEOUS.   Fire.   Premiums.   Fire.   Premiums.	VI. MISCELLANEOUS.   Risks and Premiums.   Fire.   Premiums.	Taxes		• • • • • • • • • • • •		1,916 93
VI. MISCELLANEOUS.  **Risks and Premiums.**  In force on the 31st day of December of the preceding year	VI. MISCELLANEOUS.  **Risks and Premiums.**  In force on the 31st day of December of the preceding year	All other payments	• • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	• • • • • •	3,551 73
Risks and Premiums.   Fire.   Premiums.	Risks and Premiums.   Fire.   Premiums.	Actual cash expendi	ture			\$110,248 71
Fire.   Premiums   Fire   Fire   Premiums   Fire   Fire   Premiums   Fire   Fire   Fire   Fire   Fire   Fire   Fire   Premiums   Fire	Fire   Premiums   Fire   Premiums   Fire   Premiums   Fire   Premiums   Fire   Premiums   Fire   Premiums   Fire   Fire	V	I. MISCELL	ANEOUS.		
In force on the 31st day of December of the preceding year	In force on the 31st day of December of the preceding year		Risks and Pre			
ing year       \$23,000,029       53       \$318,388       40         Written or renewed during the year       9,342,893       00       125,216       36         Totals       \$32,342,922       53       \$443,604       76         Deduct those expired and marked off       7,320,506       80       94,882       57         In force at the end of the year       \$25,022,415       73       \$348,722       19         Deduct amount reinsured       25,750       00       177       93         Net amount in force       \$24,996,665       73       \$348,544       26         Recapitulation of Fire Risks and Premiums         Year written       Term.       Amount covered. S24,996,665       Fraction unearned. Premiums unearned.       Premiums unearned.         1886       One year or less \$2,723,422       \$31,901       44       1-2       \$15,950       72         1884       1,322,065       23       18,790       19       1-6       3,131       70         1885       1,846,187       7       27,359       24       1-2       13,674       62         1882       2,026,262       00       32,229       5	ing year	In force on the 21st day of De	ecember of the r	Fi oreced-	re.	Premiums.
Written or renewed during the year.       9,342,893 oo       125,216 36         Totals.       \$32,342,922 53       \$443,604 76         Deduct those expired and marked off       7,320,506 80       94,882 57         In force at the end of the year.       \$25,022,415 73       \$348,722 19         Deduct amount reinsured       25,750 00       177 93         Net amount in force       \$24,996,665 73       \$348,544 26         Recapitulation of Fire Risks and Premiums.         Year       Term.       Covered.       Gross premiums charged.       Premiums unearned.         1886       One year or less \$2,723,422 03       \$31,901 44       1-2       \$15,950 72         1884       1,322,065 23       18,790 19       1-6       3,131 70         1885       1,846,187 07       27,359 24       1-2       13,674 62         1882       2,026,262 00       32,229 55       5-6       26,857 96         1883       2,835,957 08       40,075 66       3-10       12,022 68         1884       Five years       2,877,070 40       41,454 79       5-10       20,727 39         1885       3,755,012 77       52,297 48       7-10       36,608 25 <t< td=""><td>Written or renewed during the year.         9,342,893 oo         125,216 36           Totals         \$32,342,922 53         \$443,604 76           Deduct those expired and marked off         7,320,506 80         94,882 57           In force at the end of the year         \$25,022,415 73         \$348,722 19           Deduct amount reinsured         25,750 00         177 93           Net amount in force         \$24,996,665 73         \$348,544 26           Recapitulation of Fire Risks and Premiums.           Year written.         Amount covered. Gross premiums Fraction charged. Uncarned.         Premiums uncarned.           1886         One year or less \$2,723,422 03         \$31,901 44 1-2         \$15,950 72           1884         1,322,065 23         18,790 19 1-6         3,131 70           1885         2,026,262 00         32,229 55 5-6         26,857 96           1882         3,374,902 35 45,990 01 1-10         4,599 00           1883         2,835,957 08 40,075 66 3-10         12,022 68           1884         Five years         2,877,070 40 41,454 79 5-10         20,727 39           1885         3,755,012 77 52,297 48 7-10         36,608 25           1886         4,235,786 80 58,623 83 9-10         52,761 45           Tota</td><td></td><td></td><td></td><td>020 52</td><td>\$218.288.40</td></t<>	Written or renewed during the year.         9,342,893 oo         125,216 36           Totals         \$32,342,922 53         \$443,604 76           Deduct those expired and marked off         7,320,506 80         94,882 57           In force at the end of the year         \$25,022,415 73         \$348,722 19           Deduct amount reinsured         25,750 00         177 93           Net amount in force         \$24,996,665 73         \$348,544 26           Recapitulation of Fire Risks and Premiums.           Year written.         Amount covered. Gross premiums Fraction charged. Uncarned.         Premiums uncarned.           1886         One year or less \$2,723,422 03         \$31,901 44 1-2         \$15,950 72           1884         1,322,065 23         18,790 19 1-6         3,131 70           1885         2,026,262 00         32,229 55 5-6         26,857 96           1882         3,374,902 35 45,990 01 1-10         4,599 00           1883         2,835,957 08 40,075 66 3-10         12,022 68           1884         Five years         2,877,070 40 41,454 79 5-10         20,727 39           1885         3,755,012 77 52,297 48 7-10         36,608 25           1886         4,235,786 80 58,623 83 9-10         52,761 45           Tota				020 52	\$218.288.40
Totals	Totals					
Deduct those expired and marked off	Deduct those expired and marked off   7,320,506 80   94,882 57     In force at the end of the year   \$25,022,415 73   \$348,722 19     Deduct amount reinsured   25,750 00   177 93     Net amount in force   \$24,996,665 73   \$348,544 26     Recapitulation of Fire Risks and Premiums     Vear written   Term   Covered   Gross premiums   Fraction charged   unearned   \$1886   One year or less \$2,723,422 03   \$31,901 44   1-2   \$15,950 72     1884     1,322,065 23   18,790 19   1-6   3,131 70     1885   Three years   1,846,187 07   27,359 24   1-2   13,674 62     1882     3,374,902 35   45,990 01   1-10   4,599 00     1883   2,835,957 08   40,075 66   3-10   12,022 68     1884   Five years   2,877,070 40   41,454 79   5-10   20,727 39     1885   3,755,012 77   52,297 48   7-10   36,608 25     1886   3,755,012 77   52,297 48   7-10   36,608 25     1886   3,755,012 77   52,297 48   7-10   36,608 25     1886   3,755,012 77   52,297 48   7-10   36,608 25     1886   3,755,012 77   52,297 48   7-10   36,608 25     1886   4,235,786 80   58,623 83   9-10   52,761 45     Totals   \$24,996,665 73   \$348,722 19   \$186,333 77     Stock owned by the directors at par value   \$26,200 00     Losses paid since the Company organized   1,365,153 46     Losses incurred during the year   29,549 49     Business in Connecticut, 1886.   Fire risks taken (no inland)   \$641,450 00     Premiums received   5,710 41     Losses paid   576 15				<u> </u>	
In force at the end of the year   \$25,022,415 73   \$348,722 19     Deduct amount reinsured   25,750 00   177 93     Net amount in force   \$24,996,665 73   \$348,544 26     Recapitulation of Fire Risks and Premiums.	In force at the end of the year					
Deduct amount reinsured   25,750 00   177 93	Deduct amount reinsured   25,750 00   177 93					-
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Net amount in force   \$24,996,665 73   \$348,544 26					
Recapitulation of Fire Risks and Premiums.           Year written.         Term.         Amount covered.         Gross premiums charged.         Fraction unearned.         Premiums unearned.           1886         One year or less \$2,723,422 o3 \$31,901 44         1-2 \$15,950 72         \$15,950 72           1884         1,322,065 23 18,790 19 1-6 3,131 70         3,131 70           1885         1,846,187 07 27,359 24 1-2 13,674 62         13,674 62           1882         2,026,262 00 32,229 55 5-6 26,857 96           1883         2,835,957 08 40,075 66 3-10 12,022 68           1884         Five years 2,877,070 40 41,454 79 5-10 20,727 39           1885         3,755,012 77 52,297 48 7-10 36,608 25           1886         4,235,786 80 58,623 83 9-10 52,761 45           Totals \$24,996,665 73 \$348,722 19 \$186,333 77           Stock owned by the directors at par value \$26,200 00           Losses paid since the Company organized         1,365,153 46	Recapitulation of Fire Risks and Premiums.   Premiums unearned.   1886   One year or less \$2,723,422 o3					177 93
Vear written.         Term.         Amount covered.         Gross premiums charged.         Fraction unearned.         Premiums unearned.           1886         One year or less \$2,723,422 o3 \$31,901 44         1-2 \$15,950 72         \$15,950 72           1884         1,322,065 23 18,790 19 1-6 3,131 70         3,131 70           1885         1,846,187 07 27,359 24 1-2 13,674 62         13,674 62           1882         2,026,262 00 32,229 55 5-6 26,857 96           1883         2,835,957 08 40,075 66 3-10 12,022 68           1884         Five years 2,877,070 40 41,454 79 5-10 20,727 39           1885         3,755,012 77 52,297 48 7-10 36,608 25           1886         4,235,786 80 58,623 83 9-10 52,761 45           Totals \$24,996,665 73 \$348,722 19 \$186,333 77           Stock owned by the directors at par value \$26,200 00           Losses paid since the Company organized 1,365,153 46	Vear written.         Amount covered.         Gross premiums charged.         Fraction unearned.         Premiums unearned.           1886         One year or less \$2,723,422 03         \$31,901 44         1-2         \$15,950 72           1884	Net amoun	t in force	\$24,996,	665 73	\$348,544 26
written. Term. covered. \$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	written. Term. covered. charged. unearned. unearned. 1886 One year or less \$2,723,422 o3 \$31,901 44 1-2 \$15,950 72 1884					
1884	1884	Recapitula	tion of Fire Ri	sks and Premi	ums.	
Three years. 1,846,187 07 27,359 24 1-2 13,674 62 2,026,262 00 32,229 55 5-6 26,857 96 1882 3,374,902 35 45,990 01 1-10 4,599 00 1883 2,835,957 08 40,075 66 3-10 12,022 68 1884 Five years. 2,877,070 40 41,454 79 5-10 20,727 39 1885 3,755,012 77 52,297 48 7-10 36,608 25 4,235,786 80 58,623 83 9-10 52,761 45 Totals. \$24,996,665 73 \$348,722 19 \$\$186,333 77 Stock owned by the directors at par value. \$26,200 00 Losses paid since the Company organized. 1,365,153 46	1885	Year	Amount	Gross premiums	Fraction	
1886	1886	Year written. Term.	Amount covered.	Gross premiums	Fraction unearned.	unearned.
1882 1883 1884 1885 1886  Totals  \$24,996,665 73 \$348,722 19 \$186,333 77  Stock owned by the directors at par value  \$26,200 00  Losses paid since the Company organized  \$1,374,902 35 45,990 01 1-10 4,599 00  4,599 00  4,599 00  4,599 00  4,599 00  4,599 00  1,306,608 2-10  20,727 39  30,608 2-5  4,235,786 80 58,623 83 9-10 52,761 45  \$186,333 77	1882       3,374,902 35       45,990 01       1-10       4,599 00         1883       2,835,957 08       40,075 66       3-10       12,022 68         1884       Five years       2,877,070 40       41,454 79       5-10       20,727 39         1885       3,755,012 77       52,297 48       7-10       36,608 25         1886       4,235,786 80       58,623 83       9-10       52,761 45         Totals       \$24,996,665 73       \$348,722 19       \$186,333 77         Stock owned by the directors at par value       \$26,200 00         Losses paid since the Company organized       1,365,153 46         Losses incurred during the year       29,549 49         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$641,450 00         Premiums received       5,710 41         Losses paid       576 15	Year written. Term. 1886 One year or less	Amount covered. \$2,723,422 03 1,322,065 23	Gross premiums charged. \$31,901 44	Fraction unearned. I-2	unearned. \$15,950 72
1883 2,835,957 08 40,075 66 3-10 12,022 68 1884 Five years 2,877,070 40 41,454 79 5-10 20,727 39 1885 3,755,012 77 52,297 48 7-10 36,608 25 1886 \$24,996,665 73 \$348,722 19 \$186,333 77  Stock owned by the directors at par value \$26,200 00 Losses paid since the Company organized 1,365,153 46	1883       2,835,957 08       40,075 66       3-10       12,022 68         1884       Five years       2,877,070 40       41,454 79       5-10       20,727 39         1885       3,755,012 77       52,297 48       7-10       36,608 25         1886       4,235,786 80       58,623 83       9-10       52,761 45         Totals       \$24,996,665 73       \$348,722 19       \$186,333 77         Stock owned by the directors at par value       \$26,200 00         Losses paid since the Company organized       1,365,153 46         Losses incurred during the year       29,549 49         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$641,450 00         Premiums received       5,710 41         Losses paid       5710 41	Year written. Term.  1886 One year or less  1884  Three years	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07	Gross premiums charged. \$31,901 44 18,790 19	Fraction unearned. I-2 I-6	unearned. \$15,950 72 3,131 70 13,674 62
1884	1884	Year written.       Term.         1886       One year or less         1884       Three years         1886       Three years	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55	Fraction unearned.  I-2 I-6 I-2 5-6	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96
1885	1885	Year written.       Term.         1886       One year or less         1885       Three years         1886       1882	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01	Fraction unearned.  I-2 I-6 I-2 5-6 I-10	unearned.  \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00
1886 \$4,235,786 80 58,623 83 9-10 52,761 45  Totals\$24,996,665 73 \$348,722 19 \$186,333 77  Stock owned by the directors at par value \$26,200 00  Losses paid since the Company organized 1,365,153 46	1886	Year written.       Term.         1886       One year or less         1885       Three years         1882       1883	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66	Fraction unearned. 1-2 1-6 1-2 5-6 1-10 3-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68
Totals \$24,996,665 73 \$348,722 19 \$186,333 77  Stock owned by the directors at par value \$26,200 00  Losses paid since the Company organized	Totals \$24,996,665 73 \$348,722 19 \$186,333 77  Stock owned by the directors at par value \$26,200 00  Losses paid since the Company organized 1,365,153 46  Losses incurred during the year 29,549 49   **Business in Connecticut, 1886.**  Fire risks taken (no inland) \$641,450 00  Premiums received 5,710 41  Losses paid 576 15	Year written.       Term.         1886       One year or less         1885       Three years         1882       I883         1884       Five years	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79	Fraction unearned. 1-2 1-6 1-2 5-6 1-10 3-10 5-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39
Stock owned by the directors at par value	Stock owned by the directors at par value       \$26,200 00         Losses paid since the Company organized       1,365,153 46         Losses incurred during the year       29,549 49         Business in Connecticut, 1886.         Fire risks taken (no inland)       \$641,450 00         Premiums received       5,710 41         Losses paid       576 15	Year written.       Term.         1886       One year or less         1885       Three years         1882       Five years         1884       Five years	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48	Fraction unearned. 1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25
Losses paid since the Company organized	Losses paid since the Company organized 1,365,153 46 Losses incurred during the year 29,549 49  **Business in Connecticut, 1886.  Fire risks taken (no inland) \$641,450 00  Premiums received 5,710 41 Losses paid 576 15	Year written.       Term.         1886       One year or less         1885       Three years         1882       Five years         1884       Five years	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48	Fraction unearned. 1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25
	Losses incurred during the year 29,549 49  **Business in Connecticut, 1886.  Fire risks taken (no inland). \$641,450 00  Premiums received. 5,710 41  Losses paid. 576 15	Year written.       Term.         1886.       One year or less         1884.       Three years         1882.       Five years         1883.       Five years         1885.       Five years	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77 4,235,786 80	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48 58,623 83	Fraction unearned. 1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10 9-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25 52,761 45
Losses incurred during the year	### Business in Connecticut, 1886.  Fire risks taken (no inland). \$641,450 00  Premiums received. 5,710 41  Losses paid. 576 15	Year written.       Term.         1886       One year or less         1884       Three years         1882       Five years         1883       Five years         1885       Totals         Stock owned by the directors at the street of the s	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77 4,235,786 80	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48 58,623 83	Fraction unearned.  1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10 9-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25 52,761 45 \$186,333 77 \$26,200 00
	Fire risks taken (no inland)       \$641,450 00         Premiums received       5,710 41         Losses paid       576 15	Year written.         Term.           1886         One year or less           1885         Three years           1882         Five years           1883         Five years           1885         Stock owned by the directors at Losses paid since the Company	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77 4,235,786 80 \$24,996,665 73 at par value by organized	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48 58,623 83	Fraction unearned.  1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10 9-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25 52,761 45 \$186,333 77 \$26,200 00
Business in Connecticut, 1886.	Premiums received.         5,710 41           Losses paid.         576 15	Vear written.         Term.           1886         One year or less           1885         Three years           1882         Five years           1883         Five years           1885         Stock owned by the directors at Losses paid since the Company	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77 4,235,786 80 \$24,996,665 73 at par value by organized	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48 58,623 83	Fraction unearned.  1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10 9-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25 52,761 45 \$186,333 77 \$26,200 00 1,365,153 46
Fire risks taken (no inland)	Losses paid	Vear written.         Term.           1886         One year or less           1885         Three years           1882         Five years           1883         Five years           1885         Stock owned by the directors at Losses paid since the Companion Losses incurred during the years	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77 4,235,786 80 \$24,996,665 73 at par value at or organized at	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48 58,623 83	Fraction unearned.  1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10 9-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25 52,761 45 \$186,333 77 \$26,200 00 1,365,153 46
	Losses paid	Vear written.         Term.           1886         One year or less           1885         Three years           1882         Five years           1883         Five years           1885         Stock owned by the directors of Losses paid since the Compar Losses incurred during the years	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77 4,235,786 80 \$24,996,665 73 at par value by organized ar	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48 58,623 83 \$348,722 19	Fraction unearned.  1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10 9-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25 52,761 45 \$186,333 77 \$26,200 00 1,365,153 46 29,549 49
Losses paid		Vear written.         Term.           1886         One year or less           1884         Three years           1882         Five years           1883         Five years           1885         Stock owned by the directors at Losses paid since the Compart Losses incurred during the years           But.         Fire risks taken (no inland)	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77 4,235,786 80 \$24,996,665 73 at par value by organized ar	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48 58,623 83 \$348,722 19	Fraction unearned.  1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10 9-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25 52,761 45 \$186,333 77 \$26,200 00 1,365,153 46 29,549 49
	Losses incurred	Vear written.         Term.           1886         One year or less           1884         Three years           1882         1883           1885         Five years           1885         Stock owned by the directors at Losses paid since the Compart Losses incurred during the years           But.         Fire risks taken (no inland)           Premiums received         Losses paid	Amount covered. \$2,723,422 03 1,322,065 23 1,846,187 07 2,026,262 00 3,374,902 35 2,835,957 08 2,877,070 40 3,755,012 77 4,235,786 80 \$24,996,665 73 at par value by organized ar siness in Connections	Gross premiums charged. \$31,901 44 18,790 19 27,359 24 32,229 55 45,990 01 40,075 66 41,454 79 52,297 48 58,623 83 \$348,722 19	Fraction unearned.  1-2 1-6 1-2 5-6 1-10 3-10 5-10 7-10 9-10	unearned. \$15,950 72 3,131 70 13,674 62 26,857 96 4,599 00 12,022 68 20,727 39 36,608 25 52,761 45 \$186,333 77 \$26,200 00 1,365,153 46 29,549 49 \$641,450 00 5,710 41

<sup>\*</sup>Supposed to mean dividends paid policy-holders.

92,323 92

## MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY,

## WORCESTER, MASS.

Commenced Business, January 1, 1847.

JOHN D. WASHBURN, President. ELIJAH B. STODDARD, Secretary.

Attorney in Connecticut, Insurance Commissioner.

I. CAPITAL.  Guarantee capital authorized	None.
II. ASSETS.	
Value of real estate owned by the Company unencumbered Loans on bond and mortgage (first liens), not more than one year's	\$30,000 00
interest due	84,750 00
Total\$260,860 00	

## Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
RAILROAD BONDS—		
Worcester & Nashua	\$10,000 00	\$10,300 00
Providence & Worcester	25,000 00	30,000 00
Worcester, Nashua & Rochester	500 00	542 50
Chicago, Kansas & Western	900 00	976 42
RAILROAD STOCKS—		
Atchison, Topeka & Santa Fe	5,000 00	4,500 00
Union Pacific	5,000 00	2,700 00
Chicago & Alton	5,000 00	7,050 00
Worcester & Nashua	2,900 00	3,770 00
MUNICIPAL BONDS—		
City of Lawrence	20,000 00	20,600 00
BANK STOCKS—		
Central	2,000 00	2,700 00
Westminster	2,000 00	2,000 00
Wachusett	2,500 00	5,000 00
Mechanics	1,300 00	1,495 00
Quinsigamond	600 00	690 00
Totals	\$82,700 00	\$92,323 92

Cash in bank		58,219 63
Interest accrued on loans		3,000 00
Gross premiums in due course of collection		3,556 49
Loans on mortgage of personal property		3,000 00
Loans on personal security		4,500 00
Assets of the Company at their actual valu	e	\$279,350 04
III. LIABILITIES.		
Losses unpaid		None.
Unearned premiums on all risks		\$135,432 05
Commissions and brokerage		621 81
Total liabilities, except surplus		\$136,053 86
Surplus beyond all liabilities		143,296 18
Total liabilities, including surplus	• • • • • • • • • • • • • • • • • • • •	\$279,350 04
IV. INCOME DURING THE	E YEAR.	
Premiums received in cash	\$86,972 04	
Deduct reinsurance, rebate, abatement, and return	#	
premiums	2,470 43	
Actual cash premiums		\$84,501 61
Interest on mortgages of real estate		3,282 78
Interest on loans and bonds, and dividends on stocks.	• • • • • • • • • • • •	7,032 39
Rents		1,180 00
Deposit notes received during the year	*86.000 FI	1,180 00
		# ( 0
Actual cash income	• • • • • • • • • • • • • • • • • • • •	\$95,996 78
V. EXPENDITURE DURING	THE VEAR.	
Amount paid for losses (including none occurring in p	- ,	\$25,524 01
Cash dividends paid policy-holders		29,231 31
Commissions and brokerage		12,749 14
Salaries and fees		6,487 92
Taxes		1,567 11
All other payments		2,588 70
Actual cash expenditure		\$78,148 19
*** *********		
VI. MISCELLANEOU	5.	
Risks and Premiums.		
In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$17,410,355	\$251,095 48
Written or renewed during the year	6,139,662	86,099 51
Totals	\$23,550,017	\$337,194 99
Deduct those expired and marked off	4,958,681	66,330 89
Net amount in force	\$18,591,336	\$270,864 10

Losses paid since the Company organized	
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$391,743 00
Premiums received	3,499 25
Losses paid	2,759 25
Losses incurred	2,759 25

## QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

Commenced Business, May, 1851.

CHARLES A. HOWLAND, President.

WM. H. FAY, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

## I. CAPITAL.

Whole amount of	f guarantee capital	authorized	None.
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## II. ASSETS.

Value of real estate owned by the Company unencumbered	\$15,500 00
Loans on bond and mortgage (first liens), not more than one year's	
interest due	82,539 97

Value of lands mortgaged	\$67,800 00
Buildings (insured for \$72,200)	90,200 00
Total	\$158,000 00

## Stocks and Bonds owned by the Company.

			Par Value.	Market Value.
BANK STOCKS-	_			
Manufacture	rs National	, Boston	\$20,000 00	\$18,400 00
Merchants	"	"	4,000 00	5,320 00
Third	. "	"	22,200 00	21,190 00
State	٠٠	"	3,500 00	4,130 00
North	. "	٠٠٠	10,000 00	13,300 00
Washington	"		6,600 00	8,118 00
Second	"	"	7,000 00	10,290 00

			Par Value.	Market Value.	
Blackstone Na			\$4,500 00	\$5,130 00	
First	66	"	5,000 00	10,600 00	
Revere	66		3,700 00	4,440 00	
Hamilton	66		5,000 00	6,250 00	
Continental	"	"	4,600 00	5,428 00	
Redemption	"		7,500 00	9,450 00	
Market	66	"	2,500 00	2,325 00	
Rockland	"	"	8,800 00	12,144 00	
Mt. Wollaston	66	Quincy	22,000 00	31,900 00	
Granite	66	"	9,400 00	12,220 00	
Wachusett	**	Fitchburg	5,000 00	10,000 00	
Hingham	**	Hingham	4,480 00	4,480 00	
First	"	S.W'm'th	4,800 00	6,000 00	
Union	44	Weym'th	7,700 00	8,855 00	
Quinsigamond	"	Worcest'r	1,000 00	1,100 00	
Brockton	"	Brockton	5,000 00	5,500 00	
Plymouth	"	Plymouth	2,900 00	3,335 00	
RAILROAD STOC	Ks—				
Old Colony			1,100 00	1,980 00	
Boston & Low			40,000 00	52,000 00	
MISCELLANEOUS-					
Citizens Gas I		Co. stock	4,500 00	4,500 00	
Lawrence Duc			17,000 00	18,700 00	
Hingham Core			10,700 00	12,000 00	
	Ŭ	_			
Totals.	• • • • •	•••••	\$250,480 00	\$309,085 00	309,085 00
		Loans o	n Collateral.		
			M1 W-1	Amt. Loaned.	
Boston & Lowell	R R	stock	\$32,630 00	\$27,500 00	
Capitol City Wat				16,000 00	
Union Mills Co.		•		8,000 00	
Omon wins co.	, Den	on, mich., stock			
Totals.	· · · · ·		\$61,380 oo	\$51,500 00	51,500 00
Other each leans					*# 000 00
Other cash loans					17,000 00
Cash in Company					650 00
Cash in banks					18,788 54
Interest due and					8,268 49
Net cash in the h					8,691 85
Cash in Pacific N	allona	i Dank (in liquid	ation), 50 p. c.		3,234 62
Assets a	at their	actual value			\$515,258 47
Deposit notes lial	ole to	assessment (over	16,000)	\$428,498 91	
		***	A DIX Image		
	٠, .		ABILITIES.		
Losses due and	_			\$10 50	
Losses adjusted n				210 00	
Losses resisted	· • • • •	• • • • • • • • • • • • • • • • • • • •		1,600 00	
	· • • • •			1,600 00	\$1,8 <b>20</b> 50

QUINCY MUTUAL FIRE INSURANCE COMPANY	. 333
Unearned premiums on all risks	274 240 46
	214,249 46
Return premiums and dividends	4,500 00
Taxes	200 00
All other demands against the Company	461 52
Total liabilities, except surplus	\$221,231 48
Surplus beyond all liabilities	294,026 99
Total liabilities, including surplus	#FXF.0F8 4F
Total habilities, including surplus	\$515,258 47
IV. INCOME DURING THE YEAR.	
Premiums received in cash	\$124,462 16
Interest on mortgages of real estate	3,794 94
Interest on loans and bonds, and dividends on stocks	16,182 30
Rents	660 o <b>i</b>
From all other sources	1,707 05
Amount of deposit notes received during the year \$124,462 16	
Actual cash income	
Actual cash mome	ф140,000 40
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses	\$51,359 24
Commissions and brokerage	19,621 29
Salaries and fees	10,820 83
Taxes	2,248 94
Cash dividends paid policy-holders	50,556 02
All other payments	5,254 39
Actual cash expenditure	\$139,860 71
VI. MISCELLANEOUS.	
Risks written and in force.	
In force on the 31st day of December of the preceding year	\$28,604,380 00
Written or renewed during the year	8,701,904 00
Total	\$37,306,284 00
Deduct those expired and marked off	
In force at the end of the year	
	#29,500,700 C
Amount of deposit notes liable to assessment, received on outstand-	# 0 0
ing risks	\$428,498 91
Losses incurred during the year	51,55 924
Business in Connecticut, 1886.	
Fire risks taken	\$103,925 00
Cash premiums received	1,180 13
Deposit notes received	1,180 13
Losses paid.	96 81
Losses incurred.	96 81
LUSSES INCUITEU	90 31

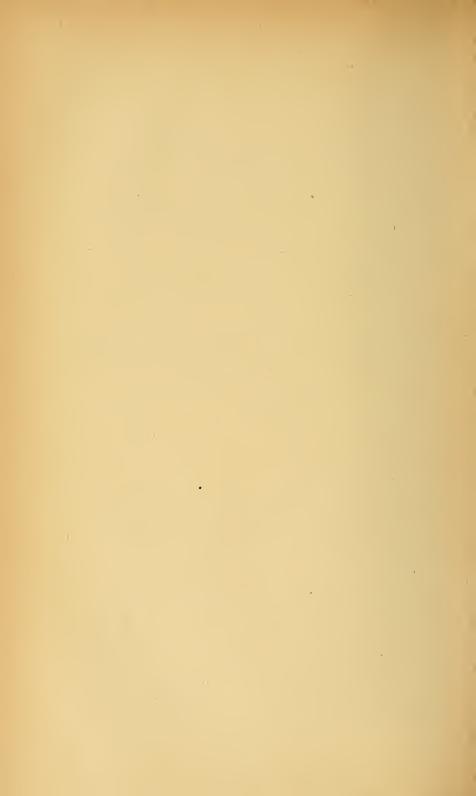


## FIDELITY AND CASUALTY

# INSURANCE COMPANIES

OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-MENTS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1886.



## AMERICAN STEAM BOILER INSURANCE COMPANY,

### NEW YORK, N. Y.

Commenced Business, November 7, 1883.

WM. K. LOTHROP, President.

VINCENT R. SCHENCK, Secretary.

Attorney in Connecticut, INSURANCE COMMISSIONER.

### I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$1,000,000 00
Whole amount of capital actually paid up in cash	500,000 00

### II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States Bonds—			
United States 4½ p. c	\$510,000 00	\$564,825 00	
Bank Stocks—			
North River, New York	3,000 00	4,050 00	
Chatham National, New York	1,750 00	3,678 75	
Totals	\$514,750 00	\$572,553 75	572,553 75

## Loans on Collateral.

	Par Val.	Market Val.	Amt. Loaned.		
Bedford Bank, Brooklyn, stock	\$5,000	\$5,500	\$4,000		
19th Ward Bank, N. Y., stock	1,000	1,000 }	1,800		
Erie R. R. con. bds. 1st m. 7 p. c.,	1,000	1,220 5	1,000		
Exch. Fire Ins. Co., N. Y., stk.,	6,600	7,260	4,500		
Totals	\$13,600	\$14,980	\$10,300	10,300	00
Cash in Company's principal office				675	62
Cash deposited in bank				66,195	99
Gross premiums in due course of c	ollection			56,302	95
Assets of the Company at	their actua	ıl value		\$706,028	31

III. LIABILITIES.	
Losses reported	None.
Unearned premiums on risks, one year or less \$27,507 50	
Unearned premiums on risks, more than one year 141,616 02	
Unearned premiums as computed above	\$169,123 52
Commissions and brokerage	6,529 11
Total liabilities, except capital stock and surplus	\$175,652 63
Capital stock	500,000 00
Surplus beyond all liabilities	30,375 68
Under special deposit in Virginia \$2,449 06	
Total liabilities, including capital and surplus	\$706,028 31
IV. INCOME DURING THE YEAR.	
Premiums and inspection fees received in cash \$141,482 93  Deduct reinsurance, rebate, abatement, and return	
premiums 29,276 75	
Actual cash premiums and inspection fees	\$112,206 18
Interest on loans and bonds, and dividends on stocks	14,603 43
Actual cash income	\$126,809 61
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including nothing occurring in previous	
yeărs)	\$19,609 47
Cash dividends	7,000 co
Commissions and brokerage	22,953 78
Salaries and fees	16,653 14
Taxes	4,526 94
Inspection expenses	39,851 93
All other payments	12,730 51
Actual cash expenditure	\$123,325 77
VI. MISCELLANEOUȘ.	
Risks and Premiums. Explosion	Premiums.
In force on the 31st day of December of the preced-	Thereon.
ing year\$17,430,292	\$225,209 54
Written or renewed during the year 11,260,000	152,210 38

Deduct those expired and marked off....

In force at the end of the year.....

Deduct amount reinsured.....

Net amount in force.....

\$377,419 92

\$296,083 44

81,336 48 \$296,083 44

\$28,690,292

4,650,865

\$24,039,427

\$24,039,427

.....

None.

None.

## Recapitulation of Risks and Premiums.

	2 CC Cap Color		2 / 0 // 500	•	
Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1886	One year or less.	\$7,286,227	\$55,015 01	I-2	\$27,507 50
1885	Two years	130,500	1,169 46	I-4	292 37
1886	1 wo years	107,000	985 00	3-4	738 75
1884	)	1,669,650	26,169 45	1-6	4,361 58
1885	Three years	6,725,950	111,852 58	1-2	55,926 29
1886	)	6,585,850	71,065 19	5-6	59,220 99
1883	)				
1884	Four years	•			
1885	f Tour years	216,000	3,190 00	5-8	1,993 75
1886		45,000	631 50	7-8	552 56
1882					
1883					
1884	Five years	25,750	590 <b>o</b> o	I-2	295 00
1885		1,135,000	23,195 00	7-10	16,236 50
1886		112,500	2,220 25	9-10	1,998 23
Total	s	\$24,039,427	\$296,083 44		\$169,123 52
Premiums ar	nd inspection fees re-	ceived since org	ganization of C	0	\$333,062 80
Losses paid	since the Company	organized			20,239 79
Cash divider	nds paid stockholder	·s			14,000 00
Stock owned	l by directors at par	value			205,100 00
	red during the year.				19,609 47
	osited in New York				
policy-h	olders				100,000 00
Special depo	sit for the exclusive	e protection of	policy-holders	in the	
	Virginia, \$25,000;				
Business in Connecticut, 1886.					
Risks taken.	· · · · · · · · · · · · · · · · · · ·				\$544,000 00
Premiums re	ceived				3,040 03
Received for	inspections				1,302 86

Losses paid.....

Losses incurred .....

## AMERICAN SURETY COMPANY,

## NEW YORK, N. Y.

## Commenced Business, April 15, 1884.

RICHARD A. ELMER, President. FREDERICK F. NUGENT, Secretary.

500,000 00

\$637,421 32

44,380 45

## Attorney in Connecticut, INSURANCE COMMISSIONER.

### I. CAPITAL.

Whole amount of joint stock or guarantee ca Whole amount of capital actually paid up in o	-	
II. ASSI	ETS.	
Bonds owned by t	the Company.	
UNITED STATES BONDS—	· Value. Market Value.	0
	,000 00 \$160,000 00	
17-1	,000 00 194,031 25	
United States 4½ p. c. cou. 1891 200,	,000 00 221,750 00	
Totals\$500,	,000 00 \$575,781 25 575,781 25	,
Cash in Company's principal office	801 04	
Cash deposited in banks		
Interest due and accrued on stocks		
Bills receivable, not matured, taken for premiu		
Gross premiums in due course of collection		
Assets not admitted	\$5,860 o3	
Assets of the Company at their actua	al value \$637,421 32	
	,	
III. LIABIL	LITIES.	
Losses adjusted and unpaid		
Losses reported and unadjusted	\$14 127 02	
Losses resisted.	5,050 81	
Gross amount of unpaid losses	\$19,177 84	
Unearned premiums on surety risks, one year		
Commissions and brokerage		
Total liabilities, except capital stock	\$93,040 87	
0 1/1 / 1		

Capital stock..... Surplus beyond all liabilities.....

Total liabilities, including capital and surplus ......

IV. INCOME DURING THE YEAR.	
Premiums received in cash	
premiums	
Actual cash premiums	\$181,936 41
Interest on loans and bonds, and dividends on stocks	18,678 29
From all other sources.	6,351 45
Actual cash income	\$206,966 15
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$3,404.23 occur-	
ring in previous years)	
Deduct salvage	
Net amount paid for losses	\$16,705 70
Commissions and brokerage	11,527 47
Taxes	43,485 00 5,800 08
All other payments	42,472 61
_	
Actual cash expenditure	\$119,990 86
MICCRITANEOUS	
VI. MISCELLANEOUS.	
Risks and Premiums.	
Risks and Premiums.  Surety Risks.	Premiums.
Risks and Premiums.  In force on the 31st day of December of the preceding year	\$100,010 53
Risks and Premiums.  Surety Risks.	\$100,010 53 184,380 03
Risks and Premiums. In force on the 31st day of December of the preceding year	\$100,010 53 184,380 03 \$284,390 56
Risks and Premiums.  Surety Risks.  In force on the 31st day of December of the preceding year \$12,458,808  Written or renewed during the year 22,519,980	\$100,010 53 184,380 03
Risks and Premiums. In force on the 31st day of December of the preceding year	\$100,010 53 184,380 03 \$284,390 56
Risks and Premiums.         In force on the 31st day of December of the preceding year       \$12,458,808         Written or renewed during the year       22,519,980         Totals       \$34,978,788         Deduct those expired and marked off       16,225,848         Net amount in force       \$18,752,940         Premiums received since the organization of the Company	\$100,010 53 184,380 03 \$284,390 56 139,714 68 \$144,675 88 \$305,026 70
Risks and Premiums.  In force on the 31st day of December of the preceding year \$12,458,808  Written or renewed during the year 22,519,980  Totals \$34,978,788  Deduct those expired and marked off 16,225,848  Net amount in force \$18,752,940  Premiums received since the organization of the Company Losses paid since the Company organized	\$100,010 53 184,380 03 \$284,390 56 139,714 68 \$144,675 88 \$305,026 70 31,664 70
Risks and Premiums.  In force on the 31st day of December of the preceding year \$12,458,808  Written or renewed during the year 22,519,980  Totals \$34,978,788  Deduct those expired and marked off 16,225,848  Net amount in force \$18,752,940  Premiums received since the organization of the Company Losses paid since the Company organized Stock owned by the trustees at par value	\$100,010 53 184,380 03 \$284,390 56 139,714 68 \$144,675 88 \$305,026 70 31,664 70 280,500 00
Risks and Premiums.  In force on the 31st day of December of the preceding year \$12,458,808  Written or renewed during the year 22,519,980  Totals \$34,978,788  Deduct those expired and marked off 16,225,848  Net amount in force \$18,752,940  Premiums received since the organization of the Company Losses paid since the Company organized	\$100,010 53 184,380 03 \$284,390 56 139,714 68 \$144,675 88 \$305,026 70 31,664 70
Risks and Premiums.  In force on the 31st day of December of the preceding year	\$100,010 53 184,380 03 \$284,390 56 139,714 68 \$144,675 88 \$305,026 70 31,664 70 280,500 00
Risks and Premiums.  In force on the 31st day of December of the preceding year	\$100,010 53 184,380 03 \$284,390 56 139,714 68 \$144,675 88 \$305,026 70 31,664 70 280,500 00 32,479 31
Risks and Premiums.  In force on the 31st day of December of the preceding year	\$100,010 53 184,380 03 \$284,390 56 139,714 68 \$144,675 88 \$305,026 70 31,664 70 280,500 00 32,479 31 200,000 00
Risks and Premiums.  In force on the 31st day of December of the preceding year	\$100,010 53 184,380 03 \$284,390 56 139,714 68 \$144,675 88 \$305,026 70 31,664 70 280,500 00 32,479 31 200,000 00 \$388,000 00 3,131 18
Risks and Premiums.  In force on the 31st day of December of the preceding year	\$100,010 53 184,380 03 \$284,390 56 139,714 68 \$144,675 88 \$305,026 70 31,664 70 280,500 00 32,479 31 200,000 00

## FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

Commenced Business, May 1, 1876.

WM. M. RICHARDS, President.

JOHN M. CRANE, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$250,000 00
Whole amount of capital actually paid up in cash	250,000 00

## II. ASSETS.

Value of real estate owned by the Company unencumbered	\$11,000 00
Loans on bond and mortgage (first liens)	600 00

## Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States Bonds—			
United States 3 p. c	\$120,000 00	\$120,900 00	
United States 4½ p. c	85,000 00	93,818 75	
United States 4 p. c	15,000 00	19,162 50	
RAILROAD BONDS—			
P., C. & Toledo 1st mort	50,000 00	55,625 00	
N. Y., W. S. & Buff. 4 p. c. g. m.	20,000 00	20,575 00	
RAILROAD STOCK-			
N. Y., Lack. & W. 5 p. c. guar	25,000 00	26,000 00	
Totals	\$315,000 00	\$336,081 25	336,081 25

### Loan on Collateral.

Par Val.	Market Val.	Amt. Loaned.
25,000	22,500	1
10,000	11,100	
8,000	8,600	\$75,000
40,000	41,950	
10,000	11,450	j
5,000	5,000	
20,000	18,000	25,000
10,000	7,900	
	25,000 10,000 8,000 40,000 10,000 5,000	25,000 22,500 10,000 11,100 8,000 8,600 40,000 11,450 5,000 5,000 20,000 18,000

	Par Val.	Market Val.	Amt. Loaned.	
Bur., C. R. & North'n R'y 1sts,5's	\$4,000	\$4,245	)	
Mobile & Ohio R'y 1sts, 6's	8,000	8,800		
N.Y., L.E. & W. R'y 2ds, con. 6's	1,000	1,162	\$14,000	
N.Y.,L.E.& W.R'y fund coup.,5's	1,000	915	#14,000 	
Macoupin County, Ill., 6's	1,500	1,650		
Western Union Tele. Co. scrip	150	III .		
Bankers & Merch. Tele. Co. bonds	28,000	7,500	3,500	
Gurney Phaeton & Cab Co., Chic.	1,500	1,500	1,250	
Totals	\$173,150	\$152,383	\$118,750	118,750 00
Cash in principal office				12,577 78
Cash in bank				8,834 20
Interest due and accrued on collat				58 33
Gross premiums in due course of				65,390 54
All other admissible property belo	nging to the	Company.		7,781 12
Assets at their actua	al value			\$561,073 22
·	. LIABIL	ITIES.		
Losses reported and unadjusted		\$	17,656 37	
Losses resisted			1,000 00	
Gross amount of unpaid				\$18,656 37
Unearned premiums on fidelity ris			75,732 59	. , , , , , , , , , , , , , , , , , , ,
Unearned premiums on accident ri			96,185 57	
Unearned premiums on plate glass:	risks, one yr.	or less	45,389 61	
Unearned prems. on steam boiler	risks, one yr.	or less	13,482 92	
Unearned prems, on plate glass risk	s, more than	one yr.	6,428 96	
Unearned prems on steam boiler ris	ks,more than	one yr.	16,499 72	
Unearned premiums as c	omputed abo	ove		253,719 37
Commissions and brokerage				17,492 08
Due and accrued for salaries, etc.				2,962 10
Total liabilities, except ca				\$292,829 92
Capital stock				250,000 00
Surplus beyond all liabili				18,243 30
Under special deposit in Virginia.			\$2,801 40	
Total liabilities, inclu	uding capital	and surplus		\$561,073 22
IV. INCOM	E DURIN	G THE Y	EAR.	
Fidelity. Acciden	nt. Plate	Glace Steam	m Boiler.	
Premiums received in cash:	nt. Tiate	Olass. Dica	in Boner.	
\$163,002 12 \$256,	200 01 \$80	,001 59 \$.	40,453 87	
Deduct reinsurance, rebate, abaten \$18,277 85 \$5,		•	ms: \$2,677 68	
Net prem's \$144,724 27 \$250,6			37,776 19	
Actual cash premiums				\$520,151 03
Interest on loans and bonds, and d				17,444 08
Actual cash income	• • • • • • • • •	• • • • • • • • • •		\$537,595 11

## V. EXPENDITURE DURING THE YEAR.

Fidelity. Accident. Plate Glass. Steam Boiler	
Amt. paid for losses, \$86,552 63 \$136,091 75 \$38,521 42 \$678 89	
Deduct salvages and	
reinsurance 8,997 89 2,156 87	
Net losses paid, \$77,554 74 \$136,091 75 \$36,364 55 \$678 89	\$250,689 93
Cash dividends	20,000 00
Commissions and brokerage	130,253 36
Salaries and fees	57,058 55
Taxes	7,919 54
All other payments	61,583 90
Actual cash expenditure	\$527,505 28
	# <b>J</b> -133-3 -0
VI. MISCELLANEOUS.	
Risks and Premiums.	
Fidelity.	Premiums.
In force December 31, preceding year \$20,912,743 90	\$160,287 03
Written or renewed during the year 24,622,428 02	174,718 10
Totals\$45,535,171 92	\$335,005 13
Deduct expirations, cancellations and re-	
insurance	183,539 95
In force December 31. 1886 \$21,099,356 43	\$151,465 18
Accident.	Premiums.
In force December 31, preceding year \$28,208,526 50	\$180,236 83
Written or renewed during the year 47.230,040 00	331,706 67
Totals	\$511,943 50
Deduct expirations and cancellations 37,078,238 00	319,572 36
In force December 31, 1886 \$38,360,328 50	\$192,371 14
Plate Glass.	Premiums.
In force December 31, preceding year \$2,914,935 14	\$94,555 20
Written or renewed during the year 3,510,866 67	103,233 43
Totals \$6,425,801 81	\$197,788 63
Deduct expirations and cancellations 2,995,179 70	88,497 17
In force December 31, 1886 \$3,430,622 11	\$109,291 46
3 / 3/13 /	" " " .
Steam Boiler.	Premiums.
In force December 31, preceding year \$4,440,554 00	\$46,317 31
Written or renewed during the year 5,434,216 00	48,296 95
Totals \$9,874,770 00	\$94,614 26
Deduct expirations, cancellations and re-	
insurance 4.492,987 00	40,855 32
In force December 31, 1886 \$5,381,783 00	\$53,758 94
Aggregate in force \$68,272,090 04	\$506,886 72

## Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.		Gross premius charged.	ns : ur	Fracti learn	ion Premiu ed. unearr	ıms
Fidelity 1886		\$21,099,356	43	\$151,465	18	1-2	\$75,732	59
Accident1886		38,360,328	50	192,371	14	I-2	96,185	57
Plate Glass1886	One year	3,111,007	90	90,779	23	I-2	45,389	61
Steam Boiler. 1886 )		3,904,183	00	26,965	84	1-2	13,482	92
Plate Glass1884 )		139,395	45	8,481	46	1-6	1,413	58
"1885		180,218	76	10,030	77	I-2	5,015	38
Steam Boiler. 1884	Three years	s 159,150	00	3,196	50	1-6	532	75
"1885		639,500	00	11,090	60	I-2	5,545	30
"1886 ]		678,950	00	12,506	00	5-6	10,421	67
Totals	•••••	\$68,272,090	04	\$506,886	72		\$253,719	37
Premiums received since	e the organiz	ation of the	Con	npany		. \$2	2,475,056	37
Losses paid since the Co	ompany organ	nized					948,802	
Cash dividends paid sto							100,000	00
Stock owned by directors at par value					00			
Losses incurred during							250,689	93
Under special deposit in								

## Business in Connecticut, 1886.

	Fidelity.	Accident.	Plate Glass.	Steam Boiler.
Risks taken	\$25,900 00	\$831,250 00	\$56,157 33	\$83,000 00
Premiums received	254 00	6,047 24	1,430 33	470 50
Losses paid	None.	2,417 44	501 23	None.
Losses incurred	None.	2,417 44	501 23	None.

## LLOYDS PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, September 4, 1882.

JAMES G. BEEMER, President.

WILLIAM T. WOODS, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$100,000 00
Capital actually paid up in cash	100,000 00

#### II. ASSETS.

## Stocks and Bonds owned by the Company.

Par Value.	Market Value.		
\$105,000 00	\$133,875 00		
5,000 00	5,518 75		
2,000 00	2,120 00		
19,000 00	20,900 00		
6,000 00	6,210 00		
5,000 00	5,500 00		
7,000 00	7,560 00		
5,000 00	5,375 00		
•	0		
5,000 00	7,500 00		
\$159,000 00	\$194,558 75	194,558	75
		2,648	66
		_ , _	
		3,-3-	
	_	\$247,438	36
	\$105,000 00 5,000 00 2,000 00 19,000 00 6,000 00 5,000 00 5,000 00 \$159,000 00	\$105,000 00 \$133,875 00 5,000 00 5,518 75 2,000 00 20,900 00  19,000 00 6,210 00 5,000 00 5,500 00 7,000 00 7,560 00	\$105,000 00 \$133,875 00 5,000 00 5,518 75 2,000 00 20,900 00  19,000 00 20,900 00  6,000 00 6,210 00 5,000 00 7,560 00 5,000 00 7,500 00  \$159,000 00 \$194,558 75 194,558

## III. LIABILITIES.

Losses reported and unadjusted	\$2,781 20
Unearned premiums on all outstanding risks	100,589 80
Commissions and brokerage	5,242 58
Due and accrued for salaries, etc	12,826 28
Total liabilities, except capital stock and surplus	\$121,439 86
Capital stock	100,000 00
Surplus beyond capital	25,998 50
Under special deposit in Canada	3,33 3
Total liabilities, including capital	\$247,438 36
Total habitues, metading capital	#247,430 30 ,
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Deduct reinsurance, rebate, abatement, and return	
premiums	
	#
Actual cash premiums.	\$191,742 19
Interest on loans and bonds, and dividends on stocks	6,906 98
Actual cash income	\$198,649 17
,	
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$2,244.12 occur-	
Amount paid for losses (including \$2,244.12 occurring in previous years)\$111,636 30	
Amount paid for losses (including \$2,244.12 occurring in previous years)\$111,636 30  Deduct salvages	
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.	\$82,007 74
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.	10,000 00
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.	10,000 00 41,699 81
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees	10,000 00 41,699 81 41,664 04
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.	10,000 00 41,699 81
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees.	10,000 00 41,699 81 41,664 04
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees.  Taxes.	10,000 00 41,699 81 41,664 04 3,698 38
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees.  Taxes.	10,000 00 41,699 81 41,664 04 3,698 38
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees.  Taxes.	10,000 00 41,699 81 41,664 04 3,698 38
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees.  Taxes.  Actual cash expenditure.  VI. MISCELLANEOUS.	10,000 00 41,699 81 41,664 04 3,698 38
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30 Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees.  Taxes.  VI. MISCELLANEOUS.  Risks and Premiums.	10,000 00 41,699 81 41,664 04 3,698 38 \$179,069 97
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees.  Taxes.  VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preced-  Glass Risks.	10,000 00 41,699 81 41,664 04 3,698 38 \$179,069 97
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees.  Taxes.  VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year. \$5,275,461	10,000 00 41,699 81 41,664 04 3,698 38 \$179,069 97
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees  Taxes  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year. \$5,275,461  Written or renewed during the year. 6,709,673	10,000 00 41,699 81 41,664 04 3,698 38 \$179,069 97 Premiums. \$158,421 11 214,823 84
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees  Taxes  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year. \$5,275,461  Written or renewed during the year. \$5,275,434	10,000 00 41,699 81 41,664 04 3,698 38 \$179,069 97 Premiums. \$158,421 11 214,823 84 \$373,244 95
Amount paid for losses (including \$2,244.12 occurring in previous years). \$111,636 30  Deduct salvages. 29,628 56  Net amount paid for losses.  Dividends to stockholders.  Commissions and brokerage.  Salaries and fees  Taxes  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  In force on the 31st day of December of the preceding year. \$5,275,461  Written or renewed during the year. 6,709,673	10,000 00 41,699 81 41,664 04 3,698 38 \$179,069 97 Premiums. \$158,421 11 214,823 84

### Recapitulation of Plate Glass Risks and Premiums.

Year written. 1886 1885 1885 1886	Term. One year or less Two years	Amount covered. \$5,953,451 18,143 45,812 80,786 24,377	Gross Premiums charged. \$190,756 14 863 47 2,678 03 5,786 57 1,987 49	Fraction unearned.  I-2  I-4  I-6  I-2  5-6	Premiums unearned. \$95,378 07 215 86 446 34 2,893 28 1,656 25
	tale			·	
Totals\$6,122,569 \$202,071 70 \$100,589 80  Premiums received since the organization of the Company\$661,979 or Losses paid since the Company organized230,853 68  Dividends paid in cash since organization of the Company25,000 00  Stock owned by the directors at par value70,400 00 Losses incurred during the year82,544 82  Amt. deposited in State of New York for security of all policy-holders, Under special deposit in Canada, \$5,000.00; liabilities, \$2,170.67.					
Business in Connecticut, 1886.  Plate glass risks taken \$83,071 34  Premiums received. 2,428 93  Losses paid. 796 45  Losses incurred. 818 45					

## METROPOLITAN PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, April 23, 1874.

HENRY HARTEAU, President.

JOHN H. TAYLOR, Secretary.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$100,000 00
Whole amount of capital actually paid up in cash	100,000 00

### II. ASSETS.

Bonds owned by the Company.

UNITED STATES BONDS-	Par Value.	Market Value.	
United States, 1891, 4½ p. c United States, 1907, 4 p. c	\$100,000 00 75,000 00	\$110,000 00 95,625 00	
Totals	\$175,000 00	\$205,625 00	205,625 00

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METROPOLITAN PLATE GLASS INSURANCE	E COMPANY, 345
Cash in Company's principal office	2,334 82
Cash deposited in bank	
Interest due and accrued on stocks	
Gross premiums in due course of collection	
All other property	
Other items (not admitted) \$1,5	
Assets at their actual value	\$238,745 00
III. LIABILITIES.	
Losses reported and unadjusted	\$3,643 48
Unearned premiums on risks, one year or less	
Commissions and brokerage	2,495 50
Due and accrued for salaries, etc	3,519 50
Total liabilities, except capital stock and surplus	\$74,353 78
Capital stock	100,000 00
Surplus beyond all liabilities	
Total liabilities, including capital and surplus	<b>\$238,745</b> 00
IV. INCOME DURING THE YEA	R.
Premiums received in cash	377 27
Deduct reinsurance, rebate, abatement, and return	
premiums	24 71
Actual cash premiums	\$126,652 56
Interest on bonds	7,584 17
Actual cash income	\$134,236 73
V. EXPENDITURE DURING THE Y	EAR.
Amount paid for losses (including \$2,525.70 occur-	
ring in previous years)\$63,7	
Deduct salvages and reinsurance	
Net amount paid for losses	
Cash dividends	
Commissions and brokerage	
Salaries, fees, etc	
Taxes	
Actual cash expenditure	\$122,497 61
VI. MISCELLANEOUS.	
Glass In force on the 31st day of December of the preced-	Risks, Premiums.
	11,512 \$115,048 17
	00,180 138,115 32
	\$253,163 49
	6,133 123,772 88
Net amount in force \$4,29	5,559 \$129,390 61

## Recapitulation of Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1886	One year or less	\$4,295,559	\$129,390 61	I-2	\$64,695 30
Premiums re	ceived since the or	ganization of t	he Company		\$9 <b>57,</b> 956 oo
	since the Company				319,840 00
Cash divider	nds paid stockholde	ers			107,000 00
Losses incur	red during the year,	,			53,736 91
	by directors at par				52,500 00
Deposited in	New York for the	security of all	l policy-holders		100,000 00
	n .				
		ness in Conne			
Plate glass	risks taken	<b></b>			\$91,786 31
Premiums re	ceived				2,661 99
Losses paid.					699 55
Losses incur	red				699 55

## U.S. BRANCHES

OF THE

## FIRE, AND FIRE AND MARINE

## INSURANCE COMPANIES

OF OTHER COUNTRIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-MENTS, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1886.



## UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY,

## TORONTO, CANADA.

Admitted to the United States, July, 1874.

Trustees — WILLIAM A. BOOTH, WILLIAM H. GUION, and JESSE HOYT, all of New York City.

Attorney in Connecticut, Insurance Commissioner.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 oo

#### II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value,	
United States and State Bonds-	-		
United States 4 p. c., 1907	\$275,000 00	\$354,062 50	
United States 6 p. c., 1896	30,000 00	38,137 50	
United States 4½ p. c., 1891	25,000 00	27,625 00	
Ohio 3 p. c., 1891	100,000 00	103,500 00	
Georgia 4½ p. c., 1915	25,000 00	26,531 25	
RAILROAD STOCK—			
Chicago & Northwestern 7 p. c	10,000 00	11,512 50	
RAILROAD BONDS-			
Chicago & Northwestern 5 p. c	20,000 00	21,700 00	
Bur., Cedar Rapids & N. 5 p. c	10,000 00	10,625 00	
Chicago, Bur. & Quincy 5 p. c	30,000 00	31,800 00	
West Shore 1st mort. 4 p. c	35,000 00	36,750 00	
MISCELLANEOUS-			
Cash deposited with Company's			
trustees in New York	55,000 00	55,000 00	
Totals	\$615,000 00	\$717,243 75	\$717,243 75
Cash in principal office			None.
Cash deposited in bank			55,194 14
Gross premiums in due course of colle			45,415 55
Assets at their actual value.,			\$817,853 44

### III. LIABILITIES.

III. EMIBIETIES.				
Losses adjusted and unpaid	None			
Losses reported and unadjusted	\$52,151	64		
Losses resisted	6,152	45		
Gross amount of unpaid losses	\$58,304	09		
Deduct reinsurance	671	65		
Net amount of unpaid losses			\$57,632	44
Unearned premiums on risks, one year or less				
Unearned premiums on risks, more than one year	134,709	72		
Unearned premiums on inland navigation risks	6,035	27		
Unearned premiums as computed above			362,739	94
Commissions and brokerage			9,083	II
Total liabilities, except statutory deposit and s	urplus		\$429,455	49
Statutory deposit			200,000	00
Surplus beyond all liabilities			188,397	95
Under special deposits in various States				
Total liabilities, including capital, deposit	, and surpl	us,	\$817,853	44

## IV. INCOME DURING THE YEAR.

Premiums received in cash  Deduct reinsurance, rebate, abate-		Marine and Inland. \$74,467 83	
	87,115 27	3,344 97	
Actual cash premiums  Interest on bonds, and dividends on sto		\$71,122 86 	\$615,011 31 26,842 78
Actual cash income			\$641,854 09

## V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including	Fire.	Marine and Inland.	
\$63,522.99 in previous years)	<b>\$419,50</b> 0 89	\$29,859 70	
Deduct salvages and reinsurance	18,979 24	2,004 92	
Net amount paid for losses	\$400,521 65	\$27,854 78	\$428,376 43
Commissions and brokerage			118,713 96
Salaries and fees			19,265 26
Taxes	<b></b>		15,985 72
All other payments			45,564 45
Actual cash expenditure			\$627,905 82

## VI. MISCELLANEOUS.

Risks and Premiums  In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year Written or renewed during the year	\$53,422,560 49,382,902	\$717,091 26 633,074 04
Totals  Deduct those expired and marked off	\$102,805,462 47,953,481	\$1,350,165 30 633,974 53
In force at the end of the year  Deduct amount reinsured	\$54,851,981 1,680,890	\$716,190 77 18,918 37
Net amount in force	\$53,171,091	\$697,272 40
In force at the end of the year	Marine and Inland \$377,241	l. Premiums. \$12,070 54

## Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.	
1886	One year or less	\$31,293,054	\$443,989 90	I-2	\$221,994 95	
1885	) m	449,216	3,872 05	1-4	968 or	
1886	Two years	127,260	1,366 02	3-4	1,024 51	
1884		4,462,351	49,905 68	1-6	8,317 61	
1885	Three years	4,189,842	47,142 70	1-2	23,571 35	
1886	)	5,076,972	56,923 27	5-6	47,436 05	
1883	)	48,109	586 10	1-8	73 26	
1884		100,194	952 96	3-8	357 36	
1885	Four years	89,625	905 17	5-8	565 73	
1886		70,567	747 57	7-8	654 13	
1882	)	1,023,037	11,958 92	I-I0	1,195 90	
1883		1,066,657	14,218 46	3-10	4,265 53	
1884	Five years	1,497,461	20,034 56	1-2	10,017 28	
1885		1,554,784	19,695 50	7-10	13,786 85	
1886	J	2,121,962	24,973 54	9-10	22,476 15	
To	otals	\$53,171,091	\$697,272 40		\$356,704 67	
Premiums re	eccived since the org	anization of the	he Company	\$	6,370,456 97	
Losses paid	since the Company	organized	·· ••••••	\$	3,888,671 30	
	ends paid stockholde				925,618 28	
	red during the year, f				418,711 76	
Stock owned by the directors at par value					52,200 00	
Special deposits for the exclusive protection of policy-holders in the						
States of Ohio, \$103,500, liabilities, \$18,480.88; Georgia, \$26,-						,
531.25,	liabilities, \$3,924.5	1; Virginia, \$	\$27,625.00, liab	ilities,		
\$7,647.80.						
Total of spe	cial deposits				157,656 25	
	ties thereunder,				30,053 19	

## Business in Connecticut, 1886.

Fire risks taken (no inland)	\$780,547	00
Premiums received	9,661	49
Losses paid	6,270	72
Losses incurred	6,083	27

## UNITED STATES BRANCH OF THE CITY OF LONDON FIRE INSURANCE COMPANY (LIMITED),

LONDON, ENGLAND.

Admitted to the United States, 1881.

Resident Manager, JOHN C. PAIGE, Boston, Mass.

Trustees—Charles Francis Choate, Oliver Ames, and Reuben Edson Demmon, all of Massachusetts.

Attorney in Connecticut, Insurance Commissioner.

## I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

## II. ASSETS.

## Bonds owned by the Company.

United States Bonds—	Par Value.	· Market Value.		
U. S. 4 p. c. reg. con., 1907	\$200,000 00	\$255,000 00		
U. S. 3 p. c. reg. con	100,000 00	101,750 00		
U. S. 4 p. c. reg. con., 1907	210,000 00	267,750 00		
Totals	\$510,000 00	\$624,500 00	\$624,500	00
Cash in hands of trustees	· · · · · · · · · · · · · · · · · · ·		8,877	88
Cash in banks			36,237	20
Interest due and accrued on stocks			100	00
Gross premiums in due course of collec	tion		76,355	15
All other property			116	02
Assets of the Company at the	ir actual value.		\$746,186	25

## III. LIABILITIES.

III. LIABILITIES.	
Losses adjusted and unpaid \$24,234 89	
Losses reported and unadjusted 31,530 68	
Losses resisted	
Gross amount of unpaid losses \$64,065 57	
Deduct reinsurance	
Net amount of unpaid losses	\$61,928 09
Unearned premiums on risks, one year or less \$244,846 37	
Unearned premiums on risks, more than one year 73,585 11	
Unearned premiums as computed above	318,431 48
Commissions and brokerage	10,218 25
Total liabilities, except statutory deposit and surplus	\$390,577 82
Statutory deposit	200,000 00
Surplus beyond all liabilities	155,608 43
Total liabilities, including statutory deposit and surplus	\$746,186 25
, 3 , 1	
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Deduct reinsurance, rebate, abatement, and return	
premiums 135,470 48	
Actual cash premiums	\$556,163 84
Interest on bonds, and dividends on stocks	22,585 15
Received from home office \$30,327 50	
Actual cash income	\$578,748 99
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$40,100.79 occur-	
ring in previous years)	
Deduct salvages and reinsurance 29,014 46	
Net amount paid for losses	355,374 32
Commissions and brokerage	112,978 61
Salaries and fees	34,525 93
Taxes	21,677 95
All other payments	27,298 93
Remitted home office	-17-7- 93
Actual cash expenditure	\$551,855 74
	7 1 1 ~ 9 ~ 1 . 1 / 4

## VI. MISCELLANEOUS.

* 1.	11100111111	1112000		
Î	Risks and Pre			
In force on the 31st day of Dece	mber of the pro		ire.	Premiums.
ing year	_		77,260	\$633,220 45
Written or renewed during the y			75,911	695,875 26
Totals	·		53,171	\$1,329,095 71
Deduct those expired a			52,810	656,449 03
•				
In force at the end			00,361	\$672,646 68
Deduct amount re	insured	3,8	96,952	44,169 28
Net amount i	n force	\$45,9	03,409	\$628,477 40
Recapitulatio	on of Fire Ris	ks and Premi	ıms.	
Year written. Term.	Amount covered.	Gross premiums	Fracti unearn	
1886 One year or less	\$34,399,314	\$489,692 75	I-2	\$244,846 37
1885 Two warms	157,272	1,906 98	1-4	476 74
1886 Two years	164,106	1,586 34	3-4	1,189 73
1884)	1,403,430	16,745 69	1-6	2,790 94
Three years	2,298,208	27,901 19	I-2	13,950 59
1886)	2,543,192	33,890 34	5-6	28,241 90
1883	128,509	984 61	1-8	123 07
Four years	13,134	320 98	3-8	120 36
1885   1886	60,364 78,163	733 43 772 00	5-8 7-8	458 40 675 50
1882	1,384,956	15,187 59	1-10	1,518 75
1883	1,123,464	9,954 78	3-10	2,986 41
1884 Five years	583,946	7,040 54	I-2	3,520 27
1885	773,775	10,258 59	7-10	7,181 01
1886	791,576	11,501 59	9-10	10,351 44
Totals	\$45,903,409	\$628,477 40		\$318,431 48
Premiums received in U. S. sinc	e the admission	of the Compa	ny	\$2,658,319 52
Losses paid in U.S. since the a	dmission of the	e Company		1,699,241 13
Losses incurred during the year				367,802 76
Danie	ress in Connec	ticut +006		
				#6.0 F.0
Fire risks taken (no inland) Premiums received				\$642,540 00
				9,4 <b>5</b> 9 19 6,518 62
Losses paid Losses incurred				6,520 14
1703563 Incurred		••••••		0,520 ,14

## UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED),

## LONDON, ENGLAND.

Admitted to the United States, January, 1871.

Resident Managers—Alfred Pell and Charles Sewall, Corner William and Pine Streets, New York City.

Trustees—George Sullivan Bowdoin, Stephen Van Rensselaer Cruger, John Taylor Terry, David Ames Wells.

Attorney in Connecticut-Insurance Commissioner.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

#### II. ASSETS.

Value of real estate owned by the Company, less encumbrances . . . . \$247,027 08

### Stock and Bonds owned by the Company.

	Par Valu	ie.	Market Va	lue.	
United States Bonds-					
United States 4 p. c. reg	\$480,000	00	\$612,600	00	
United States 4½ p. c. reg	435,000	00	479,587	50	
RAILROAD BONDS-					
Chicago & Northwestern 5 p. c	100,000	00	109,000	00	
Chicago & Northwestern 7 p. c	50,000	00	70,500	00	
Chi., Bur. & Quincy 5 p. c	100,000	00	107,000	00	
Chi., Rock Island & Pac. 6. p. c	60,000	00	79,800	00	
West Shore guar. 4 p. c	50,000	00	51,312	50	
Chi., Bur. & Quincy (Denver Div.)					
4 p. c	25,000	00	24,500	00	
Chi., Mil. & St. Paul (C. & P. W.					
Div.) 5 p. c	25,000	00	27,000	00	
N. Y. C. & H. R. 7 p. c	15,000	00	20,025	00	
RAILROAD STOCK—					
Illinois Cent. (leased line) 4 p. c	100,000	00	95,000	00	
Totals	\$1,440,000	00	\$1,676,325	00	1,676,325

Cash in principal office	1,632 39
Cash in banks	344,652 46
Interest due and accrued on stocks and bonds	5,781 25
Interest due and accrued on bank deposits	128 21
Gross premiums in due course of collection	317,443 48
Rents due and accrued	3,324 00
Assets of the Company at their actual value	\$2,596,313 87
III. LIABILITIES.	
Losses adjusted and unpaid	
Losses reported and unadjusted	
Losses resisted	
Gross amount of unpaid losses \$152,596 26	
Deduct reinsurance	
Net amount of unpaid losses	\$150,253 76
Unearned premiums on risks, one year or less \$782,972 34	
Unearned premiums on risks, more than one year 589,359 51	
Gross premiums on marine risks 31,252 24	
Unearned premiums as computed above	1,403,584 09
Commissions and brokerage	43,502 85
All other demands against the Company	1,596 65
Total liabilities, except statutory deposit and surplus	\$1,598,937 35
Statutory deposit	200,000 00
Surplus beyond all liabilities	797,376 52
Under special deposits in various States \$121,582 03	
Total liabilities, including deposit and surplus	\$2,596,313 87
, 3 1	755 75 5
IV. INCOME DURING THE YEAR.	
· ·	
Fire. Marine and Inland.  Premiums received in cash \$2,248,097 73 \$141,369 32	
Deduct reinsurance, rebate, abate-	
ments, and return premiums 392,109 95 42,762 05	
Actual cash premiums \$1,855,987 78 \$98,607 27	\$1,954,595 05
Interest on bonds, and dividends on stocks	66,475 00
Interest on bank deposits	2,761 11
Rents	8,749 97
Actual cash income	\$2,032,581 13
V. EXPENDITURE DURING THE YEAR.	
Fire, Marine and Iular	.a
Amt paid for losses (inc \$118 726 20	ia.

Amt. paid for losses (inc. \$118,726.20

Deduct salvage and reinsurance.....

occurring in previous years).... \$1,109,635 49 \$39,095 22

Net amount paid for losses.. \$1,088,997 84

20,637 65

238 29

\$38,856 93 \$1,127,854 77

COMMERCIAL	UNION ASSU	RANCE COMPA	ANY. 361
Commissions and brokerage			351,726 68
Salaries and fees			129,179 07
Taxes			
All other payments			
Actual cash expenditur			
retual cash expenditur			\$1,769,742 20
VI	. MISCELLAN	NEOUS.	
	Risks and Prem	iums. Fire.	Premiums.
In force on the 31st day of I	December of the		Fremiums.
ceding year		\$248,828	,150 \$2,570,256 03
Written or renewed during the	year	221,397,	800 2,293,205 04
Totals		\$470,225,	950 \$4,863,461 07
Deduct those expired	and marked off.		
In force at the en-	d of the year	\$261,025,	270 \$2,699,393 80
Deduct amount re	•		
Net amount	in force	" 3 () 3 /	-
In favor of the and of the array		Marine and	
In force at the end of the year.		\$2,097,	429 \$31,252 24
Recapitulati	on of Fire Risks	s and Premium	s.
Year	Amount (	Gross premiums H	raction Premiums
written. Term.	covered.	charged. un	earned. unearned.
1886 One year or less	\$133,049,306 \$		1-2 \$782,972 34
1885 Two years	1,312,076	9,528 70	1-4 2,382 17
1886	5,341,392	39,617 88	3-4 29,713 41
1884	16,996,511	138,864 18	1-6 23,144 03
Three years	23,537,083	185,041 18	1-2 92,520 59
1886 J	27,903,209	226,862 69	5-6 189,052 25
1883	1,008,972	9,536 80	1-8 1,192 10
Four years	379,925	2,691 83	3-8 1,009 44 5-8 4,349 71
1885	754,062 626,832	6,959 56 5,422 46	
1882	7,665,460		7-8 4,744 67 1-10 6,786 91
1883	6,076,804	* *	3-10 15,520 50
1884 Five years	8,024,289	82,806 65	1-2 41,403 32
1885	8,620,970		7-10 60,242 70
1886	10,978,594		)-10 101,650 56
1886 Over five years	2,581,470		o rata 15,647 15
Totals	\$254,856,955 \$:		\$1,372,331 85
		•	
Premiums received in U. S. since			
Losses paid in U. S. since the a			
Losses incurred during the year	•	· -	
inland, \$38,856.93) Special deposits for the exclusiv			
States of Ohio, \$110,250.0			
\$ff 12f 00 liabilities \$22			

\$55,125.00, liabilities, \$23,066.34; Georgia, \$27,562.50, liabilities, \$20,691.95; North Carolina, \$11,025.00, liabilities, \$10,056.58; Oregon, \$55,125.00, liabilities, \$9,157.53.

### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$2,049,680 00
Premiums received	28,793 81
Losses paid	19,652 64
Losses incurred	15,348 46

## UNITED STATES BRANCH OF THE FIRE INSURANCE ASSOCIATION (LIMITED),

LONDON, ENGLAND.

Admitted to the United States, March, 1880.

Resident Attorney, FRANK LOCK, 50-52 William Street, New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders \$200,000 oo

#### II. ASSETS.

## Bonds owned by the Company.

Harman Course and Course Boards	Par Value.	Market Value.	
United States and State Bonds—	•		
United States 4 p. c. reg	\$260,000 00	\$332,800 00	
Ohio 3 p. c	100,000 00	103,500 00	
Georgia 7 p. c	14,000 00	15,330 00	
Georgia 4½ p. c	8,000 00	8,800 00	
Georgia 6 p. c	3,000 00	3,060 00	
MUNICIPAL BONDS—			
Newark, N. J., water bonds	100,000 00	111,000 00	
RAILROAD BONDS—			
Indianapolis & Cincinnati	20,000 00	20,700 00	
MISCELLANEOUS—			
Equitable Gas Co. certificates	50,000 00	51,500 00	
Totals	\$555,000 00	\$646,690 <b>o</b> o	646,690 00
Cash in principal offices			9,955 31
Cash in banks			61,333 93
Cash in hands of trustees			93,325 60
Interest due and accrued on bonds	4,687 00		
Gross premiums in due course of collection	131,853 44		
Assets of the Company at the	\$947,845 28		

## III. LIABILITIES.

Losses adjusted and unpaid. \$30,591 92 Losses reported and unadjusted. 35,950 67 Losses resisted. 11,881 64  Gross amount of unpaid losses. \$78,424 23 Deduct reinsurance. 9,241 95  Net amount of unpaid losses. Unearned premiums on risks, one year or less. \$321,511 30 Unearned premiums on risks, more than one year. 143,949 49  Unearned premiums as computed above.  Commissions and brokerage.  Borrowed money.	\$69,182 28 465,460 79 26,370 69 1,000 00
Total liabilities, except statutory deposit and surplus  Statutory deposit	\$562,013 76 200,000 00 185,831 52
Total liabilities, including statutory deposit and surplus,	\$947,845 28
IV. INCOME DURING THE YEAR.  Premiums received in cash	\$750,831 14 30,980 44
	3.765 00
Actual cash income	
	3.765 00

#### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the pre-	Fire.	Premiums.	
ceding year.:	\$71,761,065 69,803,358	\$919 338 50 911,845 73	
Totals  Deduct those expired and marked off	\$141,564,423 69,842,946	\$1,831,184 23 882,577 83	
In force at the end of the year  Deduct amount reinsured	\$71,721,477 2,105,543	\$948,606 40 28,637 66	
Net amount in force	\$69,615,934	\$919,968 74	

## Recapitulation of Fire Risks and Premiums.

Year		Amount	Gross premiums		Fraction	Premiums	
written.	Term.	covered.			unearned.	unearned.	
1886	One year or less	\$46,033,074	\$643,022	59	$\frac{1}{2}$	\$321,511	30
1885)	T	291,268	2,680	54	$\frac{1}{4}$	670	13
1886}	Two years	263,934	1,988	54	34	1,491	4I
1884		4,008,877	50,830	90	1/6	8,471	82
1885	Three years	4,432,206	50,753	49	$\frac{1}{2}$	25,376	74
1886)		5,798,095	65,252	31	5	54,376	93
1883		250,274	2,127	42	1/8	265	93
1884	Four years	110,736	1,868	33	38	7 <b>0</b> 0	62
1885	. I out jeuis	44,924	388	82	<u>5</u>	243	OI
1886 J		92,088	1,010	58	$\frac{7}{8}$	884	26
1882		1,540,198	17,418	45	1 0	1,741	84
1883		1,894,218	20,393	62	$\frac{3}{10}$	6,118	08
1884	Five years	1,555,252	20,390	82	$\frac{1}{2}$	10,195	41
1885		1,503,888	19,696	28	70	13,787	40
1886 )		1,719,052	21,264	35	9 T 0	19,137	92
1883	Cin many	30,000	169	20	T 2	70	50
1886}	Six years	13,000	155	05	$\frac{1}{1}\frac{1}{2}$	142	13
1882		5,000	200	00	5 <b>1</b> ₹	71	43
1883	Seven years	6,000	105	00	1 <sup>7</sup> 4	52	50
1884		600	.9	00	9 14	5	79
1882	Ton woons	11,500	125	95	$\frac{1}{2}\frac{1}{0}$	69	27
1883	Ten years	11,750	117	50	$\frac{1}{2}\frac{3}{0}$	76	37
Tot	als	\$69,615,934	\$919,968	74		\$465,460	79

Premiums received in U. S. since the admission of the Company ... \$4,420,238 73

Losses paid in U. S. since the admission of the Company ... 2,934,586 01

Losses incurred during the year ... 502,914 06

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$103,500.00, liabilities, \$18,845.67; Georgia, \$27,190.00, liabilities, \$5,569.94; Oregon, \$64,000.00, liabilities, \$9,399.25; North Carolina, \$12,800.00, liabilities, \$5,964.76.

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$617,699 20
Premiums received	8,401 31
Losses paid	5,137 81
Losses incurred	4,467 78

# UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY,

#### LONDON, ENGLAND.

Admitted to the United States, September 25, 1871.

Resident Manager-Henry E. Bowers, No. 54 William Street, New York City.

Trustees—James Mansel Constable, Bowie Dash, Alfred Miller Hoyt, Robert Lenox Kennedy, James A. Roosevelt, all of New York City.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders... \$200,000 oo

#### II. ASSETS.

#### Bonds owned by the Company.

	Par Value.	Market Value.	
United States Bonds-			
United States 4 p. c., 1907	\$800,000 00	\$1,020,000 00	\$1,020,000 00
Cash in banks			302,029 87
Interest due and accrued on bonds			8,000 00
Gross premiums in due course of colle	ection		40,879 67
Assets at their actual value.			\$1,370,909 54

#### III. LIABILITIES.

Losses reported and unadjusted	\$60,876	55	
Losses resisted :	1,794	51	
Gross amount of unpaid losses			\$62,671 06

Unearned premiums on risks, one year or less \$269,501 02 Unearned premiums on risks, more than one year 228,581 63  Unearned premiums as computed above.  Commissions and brokerage.  Due for salaries, rents, etc.  Taxes.  All other demands against the Company.  Liabilities, except statutory deposit and surplus.  Statutory deposit.  Surplus beyond all liabilities.  Under special deposits in various States.  \$61,856 57  Total liabilities, including statutory deposit and surplus,	\$575,592 27 200,000 00 595,317 27
IV. INCOME DURING THE YEAR.  Premiums received in cash. \$835,512 77  Deduct reinsurance and return premiums. 109,355 21  Actual cash premiums. Interest on bonds	\$726,157 56 36,540 27 \$762,697 83
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$48,954.05 occurring in previous years). \$392,463 84  Deduct salvages and reinsurance 9,712 09  Net amount paid for losses.  Commissions and brokerage Salaries and fees.  Taxes.  All other payments.  Remitted to home office. \$18,000 00  Actual cash expenditure.	\$382,751 75 130,868 93 71,184 80 18,251 84 46,092 88
VI. MISCELLANEOUS.  **Risks and Premiums.**  Fire.  In force on the 31st day of December of the preceding year	Premiums.  \$844,573 22 836,853 59 \$1,681,426 81 760,428 80 \$920,998 01
Deduct amount reinsured	8,083 53 \$912,914 48

10,918 33

### Recapitulation of Fire Risks and Premiums.

Year written,	Term.	Amount covered.		Gross premis		Fraction unearned.	Premiun unearne	
1886	One yr. or less	\$55,208,022	05	\$539,002		1-2	\$269,501	02
1885	Two wears	257,528	82	1,367	10	I-4	341	77
1886	Two years	387,305	00	2,760	41	3-4	2,070	31
1884	•	2,398,447	37	21,043	02	1-6	3,507	17
1885	Three years	10,181,988	62	77,602	55	I-2	38,801	27
1886		14,070,386	97	108,051	67	5-6	90,043	06
1883	1	103,110	60	924	56	1-8	115	57
1884	Four years	209,233	33	1,551	27	3-8	581	72
1885	' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	173,800	00	1,715	14	5-8	1,071	96
1886	j	274,200	00	2,521	83	7-8	2,206	60
1882	)	3,550,534	00	30,933	93	I-IO	3,093	39
1883		3,714,678	00	33,160	22	3-10	9,948	06
1884	Five years	1,452,892	90	14,876	83	I-2	7,438	41
1885		3,817,566	14,	37,881	74	7-10	26,517	21
1886	j	4,984,204	44	47,605	70	9-10	42,845	13
Totals \$100,783,898 24 \$920,998 01 \$49						\$498,082	65	
Premiums re	eceived in U.S. si	nce the admi	ssior	of the Con	mpa	ny ;	\$5,354,798	91
Losses paid	in U. S. since the	admission of	f the	Company.			2,444,844	42
Losses incur	red during the ye	ar					400,197	37
	sits for the exclu							
States of	of Oregon, \$63,7	50.00, liabili	ties,	\$6,615.00;	G	eorgia,		
\$31,875	.oo, liabilities, \$	10,310.05;	hio,	\$127,500.0	0,	liabili-		
ties, \$4	4,931.52.							
Business in Connecticut, 1886.								
Fire risks ta	ken (no inland).						\$1,626,861	33
	eceived						19,078	03
							13,131	83

Losses incurred.....

# UNITED STATES BRANCH OF THE HAMBURG-BREMEN INSURANCE COMPANY,

#### HAMBURG, GERMANY.

Admitted to the United States, May, 1873.

Resident Manager, F. O. AFFELD, New York City.

Trustees-Gustave Schwab, Henry R. Kunhardt, both of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders... \$203,000 00

#### II. ASSETS.

\$20,000 00		Loans on bond and mortgage (first liens), not more the
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Value of lands mortgaged
	50,000 00	Buildings (insured for \$23,000)
	\$80,000 00	Total
	50,000 00	Buildings (insured for \$23,000)

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS-		
United States 4 p. c., 1907, reg	\$325,000 00	\$414,781 25
United States 4½ p.c., 1891, reg	148,000 00	163,170 00
Georgia 4½ p. c., 1915, reg	25,000 00	26,500 00
RAILROAD BONDS—		
Chi., Mil. & St. Paul (Prairie du		•
Chien div.) 1st m. reg. 8 p. c	15,000 00	19,537 50
Chicago & Northwestern consol.		
sinking fund 1st m. reg. 7 p. c	25,000 00	35,250 00
Chicago, Burlington & Quincy con.		
1st mort. 7 p. c. reg	20,000 00	26,650 00
New York, Lake Erie & Western		
con. 1st mort. gold 7 p. c. reg	25,000 00	33,500 00
St. P., Minn. & Man. 7 p. c. reg. 1st		
m. land grant and skg. fd. g	19,000 00	20,995 00
Central Pacific 1st m. gold 6 p. c	20,000 00	22,775 00
Kan. Pac. Ist m. 6 p. c. (Den. div.)	20,000 00	22,800 00

	Par Value.	Market Value.	
Union Pacific 1st m. gold 6 p. c. reg.	\$20,000 00	\$22,900 00	
Nash., Chatt. & St. L. 1st m. 7 p. c.	10,000 00	12,950 00	
Lake Shore & Michigan Southern			
consol. mort. sinking fund 7 p. c.	10,000 00	12,675 00	
N.Y.C. & Hudson Riv. 1st m. 7 p.c.	10,000 00	13,450 00	
Mich. Cen. consol. 1st m. 5 p. c	17,000 00	18,530 00	
Albany & Susquehanna 1st consol.			
and guar. mort. 6 p. c	10,000 00	12,100 00	
St. Louis & Iron Mount. 1st m. 7 p.c.	10,000 00	11,350 00	
No. Pac. 1st m. gold s. f. reg. 6 p. c.	20,000 00	23,200 00	
MISCELLANEOUS—			
Delaware & Hudson Canal (Penn.		•	
division) 1st mort. 7 p. c	20,000 00	28,200 00	
Oregon R'y & Nav. Co. 1st m. 6 p.c.	10,000 00	10,762 50	
Totals	\$779,000 00	\$952,076 25	952,076 25

#### Loan on Collateral.

Georgia State bd., c. 4½ p.c.,1915	Par Val. \$51,000	Market Val. \$54,060	Amt. Loaned \$45,000	i. 45,000	00
Cash in banks				39,915 73,609	
Bills receivable, not matured, taken	for premi	ams		3,812	00
Premiums unpaid (more than three	months du	e)	\$300 26		
Bills receivable, matured but not pa	aid		196 89		
Assets of the Company at	their actua	ıl value		\$1,134,413	90

#### III. LIABILITIES.

Losses adjusted and unpaid \$1,200 00	
Losses reported and unadjusted 49,045 00	
Losses resisted	
Gross amount of unpaid losses	\$62,945 00
Deduct reinsurance	None.
Net amount of unpaid losses	\$62,945 00
Unearned premiums on risks, one year or less \$337,239 43	
Unearned premiums on risks, more than one year 209,613 51	
Unearned premiums as computed above	546,852 94
Commissions and brokerage	14,721 98
Total liabilities, except statutory deposit and surplus	\$624,519 92
Statutory deposit	200,000 00
Surplus beyond all liabilities	309,893 98
Under special deposits in various States \$91,972 50	
Total liabilities, including statutory deposit and surplus,	\$1,134,413 90

IV. INCOME DURING THE YEAR.	•
Premiums received in cash	87
premiums	04
Actual cash premiums	\$796,835 <b>8</b> 3
Interest on mortgages of real estate	1,035 00
Interest on bonds	40,236 91
Actual cash income	\$838,107 74
V. EXPENDITURE DURING THE YEA	R.
Amount paid for losses (including \$51,563.59 occurring in previ	ous
years)	\$405,040 28
Commissions and brokerage	
Salaries and fees	74,260 25
Taxes	18,489 56
All other payments	40,737 .18
Actual cash expenditure	\$687,294 29
VI. MISCELLANEOUS.	
Risks and Premiums.	Premiums.
In force on the 31st day of December of the preced-	
ing year\$82,738,0	
Written or renewed during the year 90,630,2	995,732 88
Totals	
Deduct those expired and marked off 82,229.5	500 926,958 25
In force at the end of the year \$91,139,0	003 \$1,051,085 33
Deduct amount reinsured 1,594,5	0 " , 0 , 0 00
Net amount in force \$89,544,4	
Recapitulation of Fire Richs and Premiums	

Year written.	Term.	Amount covered.	Gross Premit		Fraction unearned.	Premiums unearned.
1886	One year or less	\$57,543,084	\$674,478	85	I-2	\$337,239 43
1885	m	116,951	1,026	67	I-4	256 67
1886	Two years	323,875	1,703	21	3-4	1,277 41
1884		6,025,285	68,474	57	1-6	11,412 43
1885	Three years	7,377,201	78,034	40	I-2	39,017 20
1886J		9,852,869	100,226	25	5-6	83,521 87
1883		66,418	698	81	1-8	87 35
1884 1885	Four years	89,638	835	45	3-8	313 30
1885	Four years	70,612	673	89	5-8	421 18
1886J		147,822	1,410	14	7-8	1,233 87
1882)		989,443	13,579	42	1-10	1,357 94
1883		1,525,661	19,094	78	3-10	5,728 43
1884	Five years	2,130,460	28,131	84	I · 2	14,065 92
1885		2,189,571	27,627	05	7-10	19,338 94
1886		2,690,113	35,090	00	9-10	31,581 00
Tot	tals	\$91,139,003	\$1,051,085	33		\$546,852 94

Premiums received in U. S. since the admission of the Company	\$7,434,207 89
Losses paid in U. S. since the admission of the Company	4,134,170 59
Losses incurred during the year	409,703 28
Special deposits for the exclusive protection of policy-holders in the	
States of Georgia, \$26,500.00, liabilities, \$10,264.49; Ohio,	
\$127,625.00, liabilities, \$16,415.47; Oregon, \$55,125.00, liabili-	
ties, \$20,313.06; Virginia, \$19,143.75, liabilities, \$44,979.48.	
Business in Connecticut, 1886.	

Fire risks taken (no inland)	\$838,957 00
Premiums received	8,216 67
Losses paid	1,944 44
Losses incurred	69 44

## UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY,

#### LONDON, ENGLAND.

Admitted to the United States, May, 1868.

Resident Manager, JOHN C. PAIGE, No. 20 Kilby Street, Boston.

Trustees—J. Boorman Johnston, Edward King, Cornelius D. Wood, all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders	
(par value)	\$291,000 00

### II. ASSETS.

Value of real estate owned by the Company unencumbered ...... \$412,272 50

United States and State Bonds—	Par Value.	Market Value.
·	\$50,000 00	\$55,125 00
U. S. 4 " " 1907, "	241,000 00	307,275 00
U. S. 4 . " " " "	120,000 00	153,000 00

	Par Value.	Market Value	
U. S. 4 p. c., f. l., 1907, reg	\$50,000 00	\$63,750 00	
U. S. 4 " " " " " U. S. 4 " " " " U. S. 4 " " " "	50,000 00	63,750 00	
U. S. 4 " " " "	25,000 00	31,875 00	
U. S. 4 " " " "	10,000 00	12,750 00	
U. S. 4 " " " "	217,350 00	277,121 25	
West Virginia deferred certificates,	28,666 66	3,655 00	
Totals	\$792,016 66		968,301 25
Cash in principal offices			5,333 50
Cash in hands of trustees			1,200 00
Cash in banks			84,383 90
Gross premiums in due course of colle			141,473 95
Rents due and accrued		_	7,540 53
Assets at their actual value.			\$1,620,505 63
***	T T A DITT TOTTED		
	LIABILITIES.		
Losses adjusted and unpaid			
Losses reported and unadjusted		75,937 75	
Losses resisted		18,430 00	
Gross amount of unpaid los			\$131,252 41
Unearned premiums on risks, one year			
Unearned premiums on risks, more th	nan one year	235,555 76	
Unearned premiums as comp	outed above		659,448 58
Commissions and brokerage			23,168 92
All other liabilities			F 07 F 7 F
THE OTHER HADIMETED	<b></b>		5,915 17
		_	\$810.785.08
Total liabilities, except statu	tory deposit and	surplus	\$819,785 o8
Total liabilities, except statu Statutory deposit	tory deposit and	surplus	\$819,785 08 200,000 00
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities	tory deposit and	surplus	\$819,785 o8
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State	tory deposit and	\$74,195 O2	\$819,785 08 200,000 00 600,720 55
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities	tory deposit and	\$74,195 O2	\$819,785 08 200,000 00 600,720 55
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin	tory deposit and	\$74,195 02	\$819,785 08 200,000 00 600,720 55
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin	tory deposit and  control es g statutory depose  DURING THI	\$74,195 02 sit and surplus,	\$819,785 08 200,000 00 600,720 55
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin IV. INCOME	tory deposit and  es  g statutory depose  DURING THI	\$74,195 02 sit and surplus,	\$819,785 08 200,000 00 600,720 55
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash	tory deposit and  control  g statutory depose  DURING THI  control  ent and return	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50	\$819,785 08 200,000 00 600,720 55
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums	tory deposit and  control  g statutory depose  DURING THI  cent and return	\$74,195 02 \$it and surplus, E YEAR. \$1,202,212 50	\$819,785 08 200,000 00 600,720 55
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums Actual cash premiums	tory deposit and  es  g statutory depose  DURING THI  ent and return	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums Actual cash premiums Interest on bonds, and dividends on	tory deposit and  es g statutory depos  DURING THI  ent and return  stocks	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums Actual cash premiums Interest on bonds, and dividends on Rents	tory deposit and  es g statutory depos  DURING THI  ent and return	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63 \$1,011,814 60 38,604 22
Total liabilities, except statu Statutory deposit	tory deposit and  es  g statutory depose  DURING THI  ent and return  stocks	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63 \$1,011,814 60 38,604 22 15,152 69
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums Actual cash premiums Interest on bonds, and dividends on Rents	tory deposit and  ses  g statutory depose  DURING THI  ent and return  stocks	\$74,195 02 \$it and surplus, E YEAR. \$1,202,212 50 190,397 90	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63 \$1,011,814 60 38,604 22 15,152 69 1,196 00
Total liabilities, except statu Statutory deposit	tory deposit and  ses  g statutory depose  DURING THI  ent and return  stocks	\$74,195 02 \$it and surplus, E YEAR. \$1,202,212 50 190,397 90	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63 \$1,011,814 60 38,604 22 15,152 69 1,196 00
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums Actual cash premiums Interest on bonds, and dividends on Rents All other sources From home office Actual cash income	tory deposit and  ses  g statutory depose  DURING THI  ent and return  stocks	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50 190,397 90	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63 \$1,011,814 60 38,604 22 15,152 69 1,196 00
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums Actual cash premiums Interest on bonds, and dividends on Rents All other sources From home office Actual cash income	tory deposit and es g statutory depos DURING THI ent and return stocks	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50 190,397 90	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63 \$1,011,814 60 38,604 22 15,152 69 1,196 00
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums Actual cash premiums Interest on bonds, and dividends on Rents All other sources From home office Actual cash income  V. EXPENDITUE Amount paid for losses (including \$8	tory deposit and es g statutory depos  DURING THI ent and return stocks  RE DURING T	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50 190,397 90 \$22,298 26	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63 \$1,011,814 60 38,604 22 15,152 69 1,196 00
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums Actual cash premiums Interest on bonds, and dividends on Rents All other sources From home office Actual cash income  V. EXPENDITURE	tory deposit and  es  g statutory depos  DURING THI  ent and return  stocks	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50 190,397 90 \$22,298 26 THE YEAR. \$651,051 85	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63 \$1,011,814 60 38,604 22 15,152 69 1,196 00
Total liabilities, except statu Statutory deposit Surplus beyond all liabilities Under special deposit in various State Total liabilities, includin  IV. INCOME Premiums received in cash Deduct reinsurance, rebate, abateme premiums Actual cash premiums Interest on bonds, and dividends on Rents All other sources From home office Actual cash income  V. EXPENDITURA Amount paid for losses (including \$8 ring in previous years)	tory deposit and  es.  g statutory depos  DURING THI  ent and return  stocks.	\$74,195 02 sit and surplus, E YEAR. \$1,202,212 50 190,397 90 \$22,298 26 FHE YEAR. \$651,051 85 9,690 01	\$819,785 08 200,000 00 600,720 55 \$1,620,505 63 \$1,011,814 60 38,604 22 15,152 69 1,196 00

Commissions and brokerage	171,318 41
Salaries and fees	105,899 92
Taxes	37,113 22
All other payments	29,609 34
Remitted home office	
Actual cash expenditure	\$985,302 73

Risks and Premiums.  In force on the 31st day of December of the preced-	Premiums.
ing year	
Totals\$205,360,820 15 Deduct those expired and marked off 97,649,191 17	
In force at the end of the year\$107,711,628 98  Deduct amount reinsured	

#### Recapitulation of Fire Risks and Premiums.

Net amount in force .........\$106,063,848 98 \$1,282,360 96

Year written.	Term	Amount covered.		Gross premius	ms	Fraction unearned.	Premiu unearne	
1886	One year or less \$			\$847,785		I-2	\$423,892	
1885 }	Two years	248,849	00	1,989	64	1-4	497	41
1886	i wo yours	434,717	50	3,833	23	3-4	2,874	92
1884)		6,243,085	00	64,777	57	1-6	10,796	25
1885	Three years	7,116,440	00	76,012	66	I-2	38,006	33
1886		9,526,344	50	103,513	03	5-6	86,260	85
1883		816,444	00	8,376	38	1-8	1,047	04
1884	Four years	372,160	00	3,716	35	3-8	1,393	62
1885	1042 70425	343,050	00	3,227	30	5-8	2,017	05
1886 J		577,468	00	5,427	90	7-8	4,749	40
1882		3,036,163	00	26,315	22	I-IO	2,631	52
1883		3,249,543	00	34,401	07	3-10	10,320	30
1884 }	Five years	2,411,000	00	28,171	12	I-2	14,085	56
1885		2,845,741	00	32,284	45	7-10	22,599	08
1886		3,819,243	ΙI	42,529	37	9-10	38,276	43
Tot	als \$10	06,063,848	98	\$1,282,360	96		\$659,448	58

Premiums received in U. S. since the admission of the Company . . . . \$13,250,502 42 Losses paid in U. S. since the admission of the Company...... 8,826,526 oo Losses incurred during the year..... 669,290 09

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$153,000.00, liabilities, \$25,528.15; Virginia, \$63,750.00, liabilities, \$19,187.12; Georgia, \$31,875.00, liabilities, \$14,711.99; North Carolina, \$12,750.00, liabilities, \$7,678.76; Oregon, \$63.750.00, liabilities, \$7,089.00.

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$1,150,662 00
Premiums received	15,313 54
Losses paid	11,747 71
Losses incurred.	11,335 72

## UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY,

### MANCHESTER, ENGLAND.

Admitted to the United States, April 18, 1872.

Resident Manager, E. LITCHFIELD, No. 40 Pine Street, New York City.

Trustees-Henry Clews, James P. Wallace, of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL DEPOSIT.

Amount deposited in	United States	for security of	policy-holders	\$200,000 00
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#### II. ASSETS.

#### Bonds owned by the Company.

	_			
II a D	Par Value.	Market Value.		
United States Bonds—				
United States 4 p. c	\$65,000 00	\$83,118 75		
United States 4½ p. c	999,500 00	1,106,946 25		
United States 6 p. c. cur	100,000 00	133,000 00		
Totals	\$1,164,500 00	\$1,323,065 00	\$1,323,065	00
Cash in Company's principal office			7,291	69
Cash in bank			72,291	42
Gross premiums in due course of colle	ection		114,646	76
Assets of the Company at	their actual valu	ue,,,,,	\$1,517,294	87
III.	LIABILITIES			
Losses adjusted and unpaid		. \$37,251 60		
Losses reported and unadjusted		. 77,305 31		
Losses resisted		. 18,886 55		

Gross amount of unpaid losses....

\$133,443 46

Unearned premiums on risks, one year or less \$497,521 17 Unearned premiums on risks, more than one year 239,068 66	
Unearned premiums as computed above	736,589 83
Commissions and brokerage	22,107 79
Taxes	6,000 00
Total liabilities, except statutory deposit and surplus	\$898,141 08
Statutory deposit	200,000 00
Surplus beyond all liabilities	419,153 79
Total liabilities, including statutory deposit and surplus,	\$1,517,294 87
Total monnes, menting statutory deposit and surprus,	#1,317,294 07
IV. INCOME DURING THE YEAR.  Premiums received in cash	
Actual cash premiums	\$1,175,887 11
Interest on bonds	
Actual cash income	
return cash meonic	\$1,229,303 59
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses Commissions and brokerage Salaries and fees. Taxes All other payments Actual cash expenditure	\$705,215 65 193,160 14 158,040 13 30,270 65 8,707 66 \$1,095,394 23
Amount paid for losses Commissions and brokerage Salaries and fees. Taxes All other payments	193,160 14 158,040 13 30,270 65 8,707 66
Amount paid for losses  Commissions and brokerage  Salaries and fees.  Taxes  All other payments  Actual cash expenditure  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.	193,160 14 158,040 13 30,270 65 8,707 66
Amount paid for losses Commissions and brokerage Salaries and fees. Taxes All other payments Actual cash expenditure.  VI. MISCELLANEOUS. Risks and Premiums.	193,160 14 158,040 13 30,270 65 8,707 66 \$1,095,394 23
Amount paid for losses  Commissions and brokerage  Salaries and fees.  Taxes  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year.  \$130,020,221	193,160 14 158,040 13 30,270 65 8,707 66 \$1,095,394 23  Premiums. \$1,389,732 42
Amount paid for losses  Commissions and brokerage  Salaries and fees.  Taxes  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year.  Written or renewed during the year.  137,630,652	193,160 14 158,040 13 30,270 65 8,707 66 \$1,095,394 23  Premiums.  \$1,389,732 42 1,429,933 55
Amount paid for losses  Commissions and brokerage  Salaries and fees.  Taxes  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  Fire.  Written or renewed during the year.  \$130,020,221 \$137,630,652 \$267,650,873	193,160 14 158,040 13 30,270 65 8,707 66 \$1,095,394 23  Premiums.  \$1,389,732 42 1,429,933 55 \$2,819,665 97
Amount paid for losses  Commissions and brokerage  Salaries and fees.  Taxes  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  Fire.  Written or renewed during the year.  Salaries and Premiums.  Fire.  \$130,020,221  Written or renewed during the year.  137,630,652  Totals  Deduct those expired and marked off.  127,889,376	193,160 14 158,040 13 30,270 65 8,707 66 \$1,095,394 23  Premiums. \$1,389,732 42 1,429,933 55 \$2,819,665 97 1.349,020 33

Year written.	Term.	Amount covered.	Gross premit		Fraction unearned.	Premiun unearne	
1886	One year or less	\$88,126,236	\$995,042	33	I-2	\$497,521	17
1885	)	847,028	8,349	76	1-4	2,087	44
1886	Two years	563,325	4,399	4I	3-4	3,299	55
1884	,	8,534,135	82,060	8 r	r-6	13,676	80
1885	Three years	11,568,175	97,979	35	1-2	48,989	67
1886	)	13,217,299	109,318	73	5-6	91,098	94
1883	)	144,349	1,642	78	1-8	205	35
1884	T	160,491	1,786	66	3-8	670	00
1885	Four years	201,132	1,821	66	5-8	1,138	54
1886	j	320,826	2,490	78	7-8	2,179	43
1882	)	1,954,277	22,454	68	1-10	2,245	47
1883		2,177,407	23,101	15	3-10	6,930	34
1884	Five years	2,201,164	25,581	18	I-2	12,790	59
1885		2,651,704	29,249	36	7-10	20,474	55
1886	J	3,339,929	36,979	99	9-10	33,281	99
To	otals	\$136,007,477	\$1,442,258	63		\$736,589	83
Premiums re	ceived in U.S. since	the admission	n of the Com	npar	ny \$1	1,822,322	00
Losses paid	in U.S. since the ad	lmission of the	Company.			7,178,613	00
Losses incur	red during the year.					715,196	11
	sits for the exclusive						
	of Ohio, \$110,750.00						
\$27,687	.50, liabilities, \$14,0	00.00; Orego	n, \$55,375.0	0, 1	iabili-		
ties, \$5,	700.00; North Caroli	na, \$12,787.50	, liabilities, \$	9,50	00,00.		
. " 07							
	Busin	ess in Connec	ticut, 1886.				
Fire risks ta	iken (no inland)					1,258,978	00
Promiums no					<i>H</i>	rr 628	

Fire risks taken (no inland)	\$1,258,978 00
Premiums received	15,628 75
Losses paid	6,905 82
Losses incurred	5,475 32

## UNITED STATES BRANCH OF THE LION FIRE INSURANCE COMPANY,

#### LONDON, ENGLAND.

Admitted to the United States, October, 1880.

Resident Manager, M. BENNETT, JR., Hartford.

Trustees—Julius Catlin of New York City, Francis B. Cooley, Rodney Dennis, of Hartford, Conn.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders	\$200,000 00
------------------------------------------------------------------	--------------

#### II. ASSETS.

Loans on bond and mortgage (first liens), not more than o	ne year's
interest due	\$114,750 00
Interest accrued on bond and mortgage loans	2,215 98
Value of lands mortgaged \$10	6,700 00
Buildings (insured for \$126,000)	1,000 00
Total\$25	7,700 00

#### Bonds owned by the Company.

United States Bonds-	Par Value.	Market Value.	
United States 4 p. c	\$400,000 00	\$510,000 00	510,000 00

#### Loans on Collateral.

			Amt. Loaned.	
Hartford Fire Ins. Co. stock	\$3,000	\$9,000	\$5,000	
Chicago City Railway stock	1,700	5,100		
Russell & Erwin Mfg. Co. stock,	2,400	2,208	2,500	
Collins Co. stock	2,000	1,500 )		
Pennsylvania R. R. Co. stock	6,000	6,780	4,500	
Totals	\$15,100	\$24,588	\$12,000	12,000 00

Cash in Company's principal office Cash in banks Interest due and accrued on collateral loans Gross premiums in due course of collection Bills receivable, not matured, taken for premiums Reinsurance due from other companies	357 32 80,745 50 300 00 77,835 75 1,000 97 19,644 80
Assets at their actual value	\$818,850 32
III. LIABILITIES.	
Losses adjusted and unpaid. \$13,501 72 Losses reported and unadjusted. 15,000 00 Losses resisted 7,500 00 Gross amount of unpaid losses Unearned premiums on risks, one year or less. \$158,305 70	\$36,001 72
Unearned premiums on risks, more than one year 54,015 54	
Unearned premiums as computed above	\$212,321 24 15,567 15
Total liabilities, except statutory deposit and surplus  Statutory deposit	\$263,890 11
Surplus beyond deposit and other liabilities	354,960 21
Under special deposit in various States \$44,347 II	
Total liabilities, including statutory deposit and surplus,	\$818,850 32
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Actual cash premiums	\$386,764 33 7,020 93 16,672 20
Actual cash income	\$410,457 46
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$35,256.90 occurring in previous	#4x0,437 40°
years)	\$235,419 89
Commissions and brokerage	62,677 04
Taxes	35,431 79 11,393 51
All other payments.  Remitted home office. \$26,846 41	17,840 47
Actual cash expenditure	\$362,762 70

	***	MII DODDIMI	212000.				
	R	Pisks and Pren	niums.	Fire.		Premium	_
In force on the	31st day of De	cember of the	pre-	rne.		r remium:	S.
				,467,		\$523,785	
Written or renev	ved during the y	ear	46	5,199,	,127	645,848	72
Totals			\$83	3,666,	,619	\$1,169,634	10
Deduct	those expired an	nd marked off.	44	4,015,	,216	603,420	34
In	force at the end	of the year	**** \$39	,651,	403	\$566,213	76
De	educt amount rei	nsured	9	,624,	,469	153,084	41
	Net amount in	force	\$30	,026,	934	\$413,129	35
	Recapitulation	n of Fire Risk	s and Pres	nium.	s.		
Year written.	Term.	Amount covered.	Gross premius	ms F	raction nearned	Premium	
1886 Or	ne year or less	\$21,997,897	\$316,611	40	1-2	\$158,305	70
1885 Tr	vo years	155,225	1,086	84	1-4	271	71
1000	vo years	49,300	538	86	3-4	404	13
1884)		2,487,911	19,977	_	1-6	3,329	-
	iree years	1,822,392	24,364	_	I-2	12,182	OI
1886J		2,019,088	29,108	57	5-6	24,257	11
1883				• • •	• • •		
1884 Fo	our years	1,500	22		3-8		25
1885	·	16,012	126	•	5-8	79	
1886		51,721	528		7-8	462	
1882		208,923	2,568		1-10	256	_
1883		124,899	2,069	-	3-10	б20	
	ve years	272,312	3,987		I-2	1,993	
1885		278,617	3,880		7-10	2,716	
1886 }	-	541,137	8,259		9-10	7,433	21
Totals.		\$30,026,934	\$413,129	35		\$212,321	24
Premiums receive	ed in U.S. since	the admission	of the Con	npany		\$2,344,163	26
Losses paid in U	. S. since the ad	lmission of the	Company.			1,348,691	96
Losses incurred	during the year.	. <b></b> .				232,704	02
Special deposits							
	Ohio, \$127,500,						
	iabilities, \$12,50						
	.95; Virginia,			6,121	.82;		
North Carol	ina, \$12,750.00,	liabilities, \$1,0	647.86.				
	Busin	ess in Connect	ticut, 1886.				
Fire risks taken	(no inland)					\$1,124,550	00
Premiums receive						12,250	
Losses paid						4,684	
Losses incurred						4,931	87

## UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, 1851.

Resident Manager, JAMES E. PULSFORD, 45 William Street, New York City.

Trustees—Alexander Hamilton, Jr., Francis Cottenet, William F. Cary, Jr., all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

## I. CAPITAL DEPOSIT. Amount deposited in United States for security of all policy-holders. \$200,000,000

Timount deposited in Obited States for security of air policy norders.	#300,000	00
II. ASSETS.		
Value of real estate owned by the Company unencumbered Loans on bond and mortgage (first liens), not more than one year's	\$1,380,000	00
interest due	1,874,493 37,490	_
Roads orward by the Company		

#### Bonds owned by the Company.

Par Value. Market Value.

United States and State Bonds				
United States currency 6 p. c	\$365,000	00	\$484,725 00	2
United States 4½ p. c	475,000	00	524,875 00	)
United States 4 p. c	720,000	00	919,800 00	)
New York 6 p. c	45,000	00	50,625 00	)
Mississippi pay warrants	20,000	00	20,800 00	)
MUNICIPAL BONDS—				
Richmond city 8 p. c	5,000	00	7,175 00	)
New York city gold 6 p. c	50,000	00	61,500 00	)
Boston city 5 p. c	180,000	00	222,075 00	)
Totals	\$1,860,000	00	\$2,291,575 00	)
Cash in Company's principal office				

Totals \$1,860,000 00 \$2,291,575 00	2,291,575	00
Cash in Company's principal office	2,419	53
Cash in banks	609,583	85
Interest due and accrued on collateral loans	337	74
Gross premiums in due course of collection	428,229	84
Rents due and accrued	1,655	92
All other property	13,994	70

III. LIABILITIES.	
Losses adjusted and unpaid\$930 25	
Losses reported and unadjusted 255,327 95	
Losses resisted	
Gross amount of unpaid losses \$331,218 30	
Deduct reinsurance	
Net amount of unpaid losses	\$299,315 77
Unearned premiums on risks, one year or less \$1,421,673 61	#-JJJ3-3 11
Unearned premiums on risks, more than one year 1,269,829 91	
Unearned premiums as computed above	2,691,503 52
Reclaimable on perpetual policies	328,916 20
Commissions and brokerage	47,496 33
Net premium reserve under life department	103,564 90
Due for reinsurance	66,445 58
All other liability	25,000 00
Total liabilities, except statutory deposit and surplus	\$3,562,242 30
Statutory deposit	200,000 00
Surplus beyond statutory deposit and all other liabilities  Under special deposit in various States \$266,297 18	2,877,538 25
Total liabilities, including statutory deposit and surplus,	\$6.620.780.55
Total habitities, morating statutory deposit and surprus,	#0,039,700 <b>3</b> 5
IV. INCOME DURING THE YEAR.	
Premiums received in cash\$4,658,930 53	
Deduct reinsurance, rebate, abatement, and return premiums	
	\$3,686,553 50
premiums	\$3,686,553 50 60,953 53
Premiums	
premiums	60,953 53
premiums	60,953 53 92,866 60
premiums	60,953 53 92,866 60 91,102 53
premiums. 972,377 03  Actual cash premiums.  Interest on mortgages of real estate.  Interest on bonds and dividends on stocks.  Rents.  Deposit premiums (less 5 p. c.) received for perpetual risks. 13,167 35  Life department income. 8,539 65  Actual cash income.  V. EXPENDITURE DURING THE YEAR.	60,953 53 92,866 60 91,102 53
premiums. 972,377 03  Actual cash premiums.  Interest on mortgages of real estate.  Interest on bonds and dividends on stocks.  Rents  Deposit premiums (less 5 p. c.) received for perpetual risks. 13,167 35  Life department income 8,539 65  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$262,199.43 occur-	60,953 53 92,866 60 91,102 53
premiums	60,953 53 92,866 60 91,102 53
premiums. 972,377 03  Actual cash premiums.  Interest on mortgages of real estate.  Interest on bonds and dividends on stocks.  Rents.  Deposit premiums (less 5 p. c.) received for perpetual risks. 13,167 35  Life department income. 8,539 65  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$262,199.43 occurring in previous years). \$2,377,167 00  Deduct salvages and reinsurance. 328,403 72  Net amount paid for losses.	60,953 53 92,866 60 91,102 53
premiums. 972,377 03  Actual cash premiums.  Interest on mortgages of real estate.  Interest on bonds and dividends on stocks.  Rents.  Deposit premiums (less 5 p. c.) received for perpetual risks. 13,167 35  Life department income. 8,539 65  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$262,199.43 occurring in previous years). \$2,377,167 00  Deduct salvages and reinsurance. 328,403 72  Net amount paid for losses.  Commissions and brokerage.	60,953 53 92,866 60 91,102 53 \$3,931,476 16
premiums. 972,377 03  Actual cash premiums.  Interest on mortgages of real estate.  Interest on bonds and dividends on stocks.  Rents.  Deposit premiums (less 5 p. c.) received for perpetual risks. 13,167 35  Life department income. 8,539 65  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$262,199.43 occurring in previous years). \$2,377,167 00  Deduct salvages and reinsurance. 328,403 72	\$3,931,476 16
premiums. 972,377 03  Actual cash premiums.  Interest on mortgages of real estate.  Interest on bonds and dividends on stocks.  Rents.  Deposit premiums (less 5 p. c.) received for perpetual risks. 13,167 35  Life department income. 8,539 65  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$262,199.43 occurring in previous years). \$2,377,167 00  Deduct salvages and reinsurance. 328,403 72  Net amount paid for losses.  Commissions and brokerage.	\$3,931,476 16 \$2,048,763 28 643,432 42
premiums. 972,377 03  Actual cash premiums.  Interest on mortgages of real estate.  Interest on bonds and dividends on stocks.  Rents.  Deposit premiums (less 5 p. c.) received for perpetual risks. 13,167 35  Life department income. 8,539 65  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$262,199.43 occurring in previous years). \$2,377,167 00  Deduct salvages and reinsurance. 328,403 72  Net amount paid for losses  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments.	\$2,048,763 28 643,432 42 197,613 05
premiums. 972,377 03  Actual cash premiums.  Interest on mortgages of real estate.  Interest on bonds and dividends on stocks.  Rents.  Deposit premiums (less 5 p. c.) received for perpetual risks. 13,167 35  Life department income. 8,539 65  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$262,199.43 occurring in previous years). \$2,377,167 00  Deduct salvages and reinsurance. 328,403 72  Net amount paid for losses.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments.  Life department expenditure. \$4,630 78	\$2,048,763 28 643,432 42 197,613 05 84,017 97
premiums. 972,377 03  Actual cash premiums.  Interest on mortgages of real estate.  Interest on bonds and dividends on stocks.  Rents.  Deposit premiums (less 5 p. c.) received for perpetual risks. 13,167 35  Life department income. 8,539 65  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$262,199.43 occurring in previous years). \$2,377,167 00  Deduct salvages and reinsurance. 328,403 72  Net amount paid for losses  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments.	\$2,048,763 28 643,432 42 197,613 05 84,017 97 196,402 46

		Risks and Pres		Fir	e.	Premium	s.
	ne 31st day of Dec				_		_
0,				517,15		\$4,814,139	
Written or rer	newed during the y	ear		515,83	2,312	4,731,949	14
Tota	als		\$1,	032,98	3,308	\$9,546,088	74
Ded	uct those expired :	and marked off		429,35	6,983	3,838,245	03
	In force at the en	d of the year	*	603,62	6 225	\$5,707,843	77.7
	Deduct amount re	•		61,31	.0 0	470,938	_
	Net amount i	n force	\$	542,31	6,215	\$5,236,904	78
	Recapitulati	on of Fire Ris	ks and I	Premiu			
Year written.	Term.	Amount covered.	Gross pr	emiums	Fract		
1886	One year or less	\$274,147,233			I-2	\$1,421,673	
1885		4,883,005		98 39	1-4	9,524	
1886	Two years	1,731,893	•	59 22	3-4	9,944	
1884		45,754,397	402,80		1-6	67,133	
1885	Three years	51,745,519	429,37	•	1-2	214,689	
1886∫	•	56,103,128	509,99		5-6	424,992	
1883		1,506,543		BI 04	1-8	722	
1884	77	862,152		3 85	3-8	4,235	-
1885	Four years	1,023,027		91 37	5-8	3,932	
1886		1,757,241		1 86	7-8	12,907	
1882)		18,449,940	172,1	•	1-10	17,215	
1883		12,750,403	133,80	•	3-10	40,169	-
	Five years	17,299,875	172,3		1-2	86,166	
1885		17,467,448	186,50	-	7-10	130,552	
1886		24,921,210	248,69	-	9-10	223,824	_
M	ore than 5 yrs. and perpeti	nals 11,913,201		21 75	Various		
	als	\$542,316,215	\$5,236,90	04 78		\$2,691,503	
Premiums rec	eived in U.S. sind	re the admission	of the C	omnar	137	\$66 445 500	02
	u. S. since the a					39,514,898	
	ed during the year					2,050,639	
	its for the exclusiv					2,050,059	U9
	Ohio, \$110,500, li						
	oilities, \$22,619.25						
	73; North Caroli						
	\$27,625, liabilities,						
	, \$32,940.82.	;₩ <del>44</del> ;3*9;5;	, ddrosippi	Ψ2/,1	77.50,		
павинес		ness in Connect	ticut, 188	6.			
Five rielse tol	cen (no inland)					\$5 025 860	00
	eived					\$5,025,863	
	erveu					54,575 23,963	
-	ed					23,128	
2303363 11164116				• • • • • •		23,120	33

## UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION,

LONDON, ENGLAND.

Admitted to the United States, July, 1872.

Resident Manager, JAMES MAY DUANE, No. 69 Wall Street, New York City.

Trustees—Jacob Post, Charles M. Fry, Gordon Norrie, Howard Potter, Goold Hoyt Redmond, all of New York City.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$270,000 00

II. ASSETS.

	Par Value.	Market Value.
United States Bonds—		
United States reg. 4 p. c	\$610,000 00	\$778,512 50
United States reg. 4½ p. c	100,000 00	110,500 00
RAILROAD BONDS—		
Chicago, Milwaukee & St. Paul		
(West. div.) 1st m. 5 p. c. gold	25,000 00	27,000 00
Chicago, Milwaukee & St. Paul		
Terminal 5 p. c. gold	25,000 00	26,250 00
Gulf, Colorado & Santa Fe 1st m.		
7 p. c. gold	50,000 00	62,000 00
Milwaukee, Lake Shore & Western		
(Mich. div.) 1st m. 6 p. c. gold	25,000 00	29,125 00
Minneapolis & St. Louis (Iowa ex.)		
ıst m. 7 p. c. gold	25,000 00	29,500 00
Milwaukee & St. Paul (River div.)		
ıst m. 7 p. c. gold	50,000 00	67,000 00
St. Paul, Minneapolis & Manitoba		
consol. 6 p. c. gold loan	25,000 00	30,750 00
St. Paul, Minneapolis & Manitoba		
2d m. 6 p. c. gold	30,000 00	35,250 00
Long Island 1st con. m. 5 p. c. gold	15,000 00	17,250 00
Erie R'y con. m. 7 p. c. gold	50,000 00	67,000 00

Chicago, St. Louis & New Orleans	Par Value.	Market Value.		
5 p.c. gold loan	\$8,000 00	\$9,240 00		
Atchison, Topeka & Santa Fe 1st m. 7 p. c. gold	25,000 00	31,312 50		
Northern Pacific general m. and land grant 6 p. c. gold	25,000 00	29,625 00		
Louisville & Nashville (N. O. & M. div.) 1st m. 6 p. c. gold	25,000 00	26,750 00		
Totals \$	1,113,000 00	\$1,377,065 00	1,377,065	00
Cash in principal office			447	
Cash in bankGross premiums in due course of collect			65,062 1 <b>0</b> 1,960	
Assets of the Company at their	actual value.		\$1,544,535	71
111 11	ABILITIES.			
Net amount of unpaid losses			\$56,228	00
Unearned premiums on risks, one year of	or less	\$275,889 78	#J.,	
Unearned premiums on risks, more than				
Unearned premiums as comput	ed above		522,630	
Amount reclaimable on perpetual policie	s		1,751	
Commissions and brokerage		-	20,392	
Total liabilities, except statutor		•	\$6 <b>01</b> ,002	-
Statutory deposit  Surplus beyond statutory depos			200,000 743,533	
Under special deposits in various States			143,333	02
Total liabilities, including s			\$1,544,535	71
		• 1		
IV. INCOME D	URING TH	E YEAR.		
Premiums received in cash  Deduct reinsurance, rebate, abatement		\$848,795 95		
premiums	• • • • • • • • • • •	146,115 65		
Actual cash premiums			<b>\$702,680</b>	30
Interest on bonds	• • • • • • • • • • •		54,503	22
Actual cash income			\$757,183	52
V. EXPENDITURE	DURING '	THE YEAR.		
Net amount paid for losses			\$371,461	21
Commissions and brokerage			123,919	
Salaries and fees			39,273	
Taxes			20,277	_
All other payments			54,330	91
Actual cash expenditure		_	\$609,262	85
rictual cash expenditure			#00g,202	٥,

6,295 00

#### VI. MISCELLANEOUS.

	VI.	MISCELLA	INEOUS.		
	i	Risks and Pre		re.	Preminus.
In force on t	he 31st day of Dece	ember of the p	reced-	16.	Fremmus.
				71,498	\$1,014,256 70
Written or re	enewed during the	year	97,1	84,091	857,785 23
Tot	tals		\$199,7	55.580	\$1,872,041 93
	duct those expired			01,206	816,678 16
20	•				
	In force at the end				\$1,055,363 77
	Deduct amount re	insured	2,7	32,875	18,327 12
	Net amount is	n force	\$106,8	21,508	\$1,037,036 65
	Recapitulo	ntion of Risks	and Premiun	ıs.	•
Year written.	Term.	Amount covered.	Gross premiums charged.	Fractio	
1886	One year or less.	\$55,307,781	\$551,779 55	I-2	\$275,889 78
1885 }		*33,3-7,7-	*33-119 33		#=/J,009/0
1886	Two years	502,340	4,028 88	3-4	3,021 66
1884		8,552,378	80,481 82		13,413 63
1885	Three years	9,453,348	80,759 12	1-2	40,379 57
1886)		11,585,314	99,629 83	<b>5</b> -6	83,024 86
1883		232,673	2,580 38	1-8	322 55
1884	Four years	43,143	51 88	3-8	19 45
1885	Four years	139,558	504 66	5-8	315 41
1886		260,013	2,524 23	7-8	2,208 70
1882		4,870,581	50,455 09	1-10	5,045 50
1883		4,283,180	45,189 26	3-10	13,556 77
1884	Five years	3,185,775	32,618 71	I-2	16,309 36
1885		3,241,462	34,969 10	7-10	24,478 37
1886 j	,	5,054,962	49,252 54	9-10	44,327 29
	Over five years	28,200	367 58		317 22
	Perpetual	80,800	1,844 02	$\frac{95}{100}$	1,751 82
Total	s	\$106,821,508	\$1,037,036 65	••••	\$524,381 94
Premiums re	ceived in United Sta	ates since admi	ssion of the Cor	npany,	\$8,377,984 11
	in United States sin				4,727,310 94
Losses incur	red during the year	. <b></b>			358,156 00
Special depo	sits for the exclusi-	ve protection o	f policy-holders	in the	
States of	of Ohio, \$110,500.	oo, liabilities,	\$37,476.65; V	irginia,	
	.50, liabilities, \$20,				
ties, \$8,182.90; Georgia, \$31,906.25, liabilities, \$14,322.69;					
North Carolina, \$12,762.50, liabilities, \$8,980.65. Total special					
deposits					
Business in Connecticut, 1886.					
Risks taken	(no inland)				\$1,130,672 00
	ceived				12,204 17
					\$6,637 98
T aggest in our					6 00 00

Losses incurred .....

## UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,

#### LIVERPOOL, ENGLAND.

Admitted to the United States, July, 1879.

Special Agents for United States, JAMES YEREANCE and JEFFREY BEAVAN, New York, N. Y.

Trustees-Alfred Francis Barnard and Thomas Davis.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders,	
(par value)	\$270,000 00

#### II. ASSETS.

United States Bonds—	Par Value.	Market Value.	
United States reg. 4 p. c., 1907	\$405,000,00	\$622,262.00	
		10,000 00	
RAILROAD BONDS-	, , , , , , , , , , , , , , , , , , , ,	,	
C. & N. W. con. g. reg. 7 p. c., 1902,	75,000 00	98,250 00	
N.Y.C.& H.R.1st m.reg.7 p.c.,1903,	75,000 00	100,125 00	
N.Y. & Har. 1st m. reg. 7 p.c., 1900,	100,000 00	130,000 00	
C.,B.& Q.1 m. r.4 p.c. (Ia.div.) 1919,	100,000 00	99,625 00	
Del. & Hud. 1st m. reg. 7 p. c., 1891,	72,000 00	78,840 00	
Del. " " " " 1894,	3,000 00	3,570 00	
Del. " " " " 1917,	25,000 00	35,500 00	
C.,R.I. & Pac.1st m.reg.6 p.c., 1917,	15,000 00	19,950 00	
L.S. & M.S. 1st m. reg. 7 p.c, 1900,	38,000 00	48,070 00	
Totals	\$1,008,000 00	\$1,256,292 00	\$1,256,292 00
Cash in Company's principal offices			18,917 49
Cash in banks			61,209 52
Interest due and accrued on stocks			10 45
Gross premiums in due course of colle	ction		105,489 33
All other property			4,172 39
Assets of the Company at the	ir actual value		\$1,446,091 18

TTT	т т	ADT	LIT	TTO
	1.1	A $B$ $L$		

Losses adjusted and unpaid\$20,329 21	
Losses reported and unadjusted 45,747 43	
Losses resisted	
Gross amount of unpaid losses \$76,056 64	
Deduct reinsurance	
Net amount of unpaid losses	\$73,104 64
Unearned premiums on risks, one year or less \$387,429 31	
Unearned premiums on risks, more than one year 299,749 56	
Unearned premiums as computed above	687,178 87
Amount reclaimable for perpetual policies	2,292 86
Commissions and brokerage	26,351 89
Due and accrued for salaries, etc	199 22
Taxes	1,716 79
Reinsurance	1,180 48
Return premiums	1,576 14
Total liabilities, except statutory deposit and surplus	\$793,600 89
Statutory deposit	200,000 00
Surplus beyond statutory deposit and all other liabilities	452,490 29
Under special deposits in various States \$66,645 66	
Total liabilities, including statutory deposit and surplus,	\$1,446,091 18

## IV. INCOME DURING THE YEAR.

Premiums received in cash	1,284,638 59	
Deduct reinsurance, rebate, abatements and return		
premiums	289,374 36	
Actual cash premiums		\$995,264 23
Interest on bonds		54,006 18
Deposit premiums for perpetual risks	\$15 20	
Actual cash income		\$1,049,270 41

### V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$38,189.24 occur-	
ring in previous years) \$713,060 98	
Deduct salvages and reinsurance 59,175 52	2
Net amount paid for losses	\$653,885 46
Commissions and brokerage	195,931 41
Salaries and fees	48,047 90
Taxes	23,663 09
All other payments	60,287 63
Actual cash expenditure	\$081.815 40

### Risks and Premiums (excluding Perpetuals.)

In force on the 31st day of December of the preceding year	\$138,039,238 34	Premiums. \$1,396,644 57 1,287,493 88
Totals		\$2,684,138 45 1,235,212 30
In force at the end of the year  Deduct amount reinsured		\$1,448,926 16 117,176 33
Net amount in force	\$134,825,298 42	\$1,331,749 82

	Mecapumuu	on of The It			
Year written.	Term.	Amount covered.	Gross premir charged.	ms Fraction unearned.	Premiums unearned.
1886	One year or less \$	72,362,553 95	\$774,858	63 <u>1</u>	\$387,429 31
1885 }	Two years	903,560 00	6,466		1,616 50
1886	I wo years	820,469 88		60 <u>3</u>	4,808 70
1884		12,359,596 91	91,843		15,307 21
1885	Three years	15,223,421 89	119,581		59,790 53
1886 J		17,527,181 95	146,087	92 5	121,739 95
1883		191,469 53	2,303	89 1/8	287 99
1884	Four years	228,285 50	1,627		610 15
1885	c rour years	350,955 00	2,115	88 5	1,322 41
1886		139,298 75	1,726		1,510 83
آر 1882		2,822,554 26	31,158		3,115 81
1883		3,240,596 79	34,774		10,432 47
1884	Five years	2,798,789 42	32,910		16,455 09
1885		2,712,462 84	32,755		22,928 70
1886		2,912,629 75	41,305		37,174 87
ر ۱881		1,500 00	37	_	3 12
1882		5,000 00	225 (		56 25
1883	Six years	8,000 00	121 7		50 74
1885		20,000 00	8o 2	75 12	60 56
1886					
1880		40,100 00	1,405	$\frac{1}{14}$	100 35
1881		11,000 00	279 7	$75   \frac{3}{14}$	59 94
1882		53,500 00	1,210	33 <del>1</del> 4	432 26
1883	Seven years	11,000 00	422	50 7 14	211 25
1884		15,000 00	380 0	00 9	244 29
1885		18,700 00	287 (	$\frac{11}{14}$	225 50
1886 J					
1883	Nine years	2,000 00	140 0	00 118	85 55
1882		1,500 00	22 9	$0 \frac{11}{20}$	12 37
1883	Ten years	1,500 00	15 0	00 $\frac{13}{20}$	9 75
1885	· Ten years	20,000 00	405 0	$\frac{17}{20}$	344 25
1886J		12,672 00	191 7		182 17
1880	Ninety years	10,000 00	600 d		570 00
Totals	\$r	34,825,298 42	\$1,331,749	32	\$687,178 87
Various	Perpetual	.,	2,413		2,292 86
		13, 3	,, ,	100	

Premiums received in U. S. since the admission of the Company  Losses paid in the United States since the admission of the Company, Losses incurred during the year  Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$127,750.00, liabilities, \$38,011.32; Virginia, \$63,875.00, liabilities, \$9,979.62; Oregon, \$63,875.00, liabilities, \$4,171.45; Georgia, \$31,937.00, liabilities, \$11,110.41; North Carolina, \$10,000.00, liabilities, \$3,372,86.	\$7,261,133 o6 4,663,848 89 678,756 38
Business in Connecticut, 1886.	

Fire risks taken (no inland)	\$933,072 40
Premiums received	12,748 89
Losses paid	4,199 24
Losses incurred	5,324 64

## UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH, GREAT BRITAIN.

Admitted to the United States, August, 1886.

Resident Managers—Chas. E. White, Sam. P. Blagden, No. 54 William Street, New York City.

Trustees—Solon Humphreys, David Dows, Egisto Pavlo Fabri, all of New York City.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL DEPOSIT.

Amount deposited in U. S. for security of all policy-holders (par)... \$200,000 oo

#### II. ASSETS.

Bonds and proceeds of Bonds owned by the Company.

United States and State Bonds—	Par Val	ue.	Market Value.
United States 4 p. c., 1907, reg	\$500,000	00	\$638,125 00
United States cur. 6 p. c., 1899, reg.,	100,000	00	134,750 00
United States cur. 6 p. c., 1898, "	137,000	00	180,668 00
United States cur. 6 p. c., 1897, "	35,000	00	45,456 00
United States cur. 6 p. c., 1896, "	30,000	00	38,137 00
United States cur. 6 p. c., 1895, "	18,000	00	22,500 00
United States cur. 4½ p.c.,1891,"	861,000	00	949,252 00

	Par Value		Market Value.		
S. C. 6 p. c. con. Brown, 1893	\$12,500 0		\$13,750 00		
Alabama class A, coup., 1906	10,000		10,800 00		
Tenn. settlement 6 p. c. cou., 1913,	1,100 (		1,199 00		
Virginia reg. 10-40s, 1919	46,300 (		23,150 00		
Virginia deferred certificates	18,666	67	2,427 00		
Cash held by trustees, proceeds of		_			
Tennessee bonds (sold)	11,741	89	11,741 89		
RAILROAD BONDS—					
Baltimore & Ohio 5 p. c., 1925	200,000	00	222,000 00		
N. Y. Cen. & Hud. River 1st mort.					
7 p. c., 1903, registered	500,000	00	667,500 00		
MISCELLANEOUS-	*				
N. Y. Co. 7 p. c. assessment fund					
stock, 1903, registered	22,000 (	00	30,800 00		
N. Y. City 7 p. c. city parks im-					
provement fund stock, 1902, reg.,	5,000 (	00	6,950 00		
N. Y. City 7 p. c. Croton water					
main stock, 1900 reg	10,000	00	13,700 00		
N. Y. Co. 7 p. c. soldiers' bounty					
fund bond No. 3, 1896, reg	9,000 (	00	11,700 00		
N. Y. City 7 p. c. consol'd stock,					
1894, registered	3,000 (	00	3,810 00		
Totals	\$2,530,308	56 \$	\$3,028,415 89	\$3,028,415	80
Cash in Company's principal office				1,025	-
Cash in bank		• • • •		131,662	
Interest due and accrued on stocks				18,108	
Gross premiums in due course of colle	ection			248,767	
Bills receivable, not matured, taken for	r premiums.	• • •	• • • • • • • • • • • • • • • • •	529	05.
Assets at their actual val	lue			\$3,428,507	90
TTT T	TADIT TOTT	30			
	LIABILITIE				
Losses adjusted and unpaid			\$40,314 33		
Losses reported and unadjusted			93,808 89		
Losses resisted			13,939 74		
Gross amount of unpaid losse	es			\$148,062	96
Unearned premiums on risks, one year	or less		\$652,755 74		
Unearned premiums on risks, more that	an one year.		561,936 34		
Unearned premiums as comp		-		1,214,692	08
Commissions and brokerage					
			_	49,753	
Total liabilities, except statute	ory deposit a	and s	surplus		
Statutory deposit	• • • • • • • • • • • • • • • • • • • •	• • •		200,000	
Surplus beyond all liabilities.	• • • • • • • • • • • • • • • • • • • •			1,815,999	36
Under special deposits in various State					
Total liabilities, including state	Intern dencei	tan	d surplus	\$3,428,507	00
Total habinties, merading star	tutory deposi	t air	a sarpias	#3,420,507	90

1	V.	TP	VT.	C	0	7	Æ	ĸ	n	١ſ	T	ĸ	)	٦	V.	0	•	r	I-I	T	7	7	γ.	E	Δ	ī	R	
	V -	11	v	١.	١.	ш	ш	11.		ж		3	ч.	ш	N	C.		1	ц	ш		- 1	٤.		7	▝	IN.	

	IV. INC	OME DURIN	G THE YEA	R.	
Premiums rec	eived in cash		\$2,043,	065 26	
Deduct rein	surance, rebate, a	batement, and	return		
premium	S		339,	502 06	
Act	ual cash premiums				\$1,703,563 20
	onds, and dividend				143,840 80
Acti	ual cash income				\$1,847,404 00
	V. EXPEND	DITURE DUE	RING THE	EAR.	
	for losses (including				
	revious years)			163 84	
Deduct salva	ges and reinsurance	e	30,	211 59	
	amount paid for 1				\$935,952 25
	and brokerage				296,199 43
Salaries and f	ees				155,425 32
Taxes					42,095 45
All other pays	ments				69,343 37
Actı	al cash expenditu	ıre			\$1,499,015 82
	P				# - 1 T D D 1 3
	VI.	MISCELLA	NEOUS.		
		Risks and Pre	miums.		
In force on th	e 31st day of Dec	ember of the p	reced- Fi	re.	Premiums.
		-		59,671	\$2,375,723 21
	newed during the			08,589	2,061,903 58
Tot	als		\$441,0	68 060	\$4,437,626 79
	nct those expired a	and marked off	_ " • • • •	•	1,908,028 40
DCu	•			44,013	1,900,020 40
	In force at the end	•			\$2,529,598 39
	Deduct amount re	einsured	16,5	51,182	127,024 67
	Net amount	in force	\$226,8	73,065	\$2,402,573 72
	Recapitui	lation of Risks	and Premium	s.	
Year written.	Term	Amount covered.	Gross premiums charged.	Fracti unear	
1886	One year or less		\$1,305,511 47	I-2	\$652,755 74
1885		611,160	4,860 85	I-4	1,215 21
1886}	Two years	535,354	4,845 69	3-4	3,634 26
1884)		19,097,717	164,538 58	1-6	27,423 09
1885}	Three years	23,296,928	208,709 87	I-2	104,354 93
1886		24,568,562	227,036 98	5-6	189,197 45
1883		2,200,598	21,067 19	1-8	2,633 38
1884	_	371,278	3,576 08	3.8	1,341 03
1885	Four years	453,687	4,316 41	5-8	2,697 75
1886		535,078	4,566 84	7-8	3,995 95
1882		10,934,206	99,271 59	1-10	9,927 15
1883		9,375,301	90,398 50	3-10	27,119 55
	Five years	7,313,155	80,085 76	I-2	40,042 88
1885		7,516,569	85,277 01	7-10	59,693 90
1886		8,804,944	98,510 90	9-10	88,659 81
Total	ds	\$226 872 065	\$2,402,573 72		\$1,214,692 08
1012		#220,073,005	102,402,513 12		#1,214,092 OG

Premiums received in U. S. since the admission of the Company	\$25,819,357 77
Losses paid in U. S. since the admission of the Company	17,164,689 77
Losses incurred during the year	933,127 44
Special deposits for the exclusive protection of policy-holders in the	
States of Ohio, \$131,875.00, liabilities, \$68,100.90; Oregon,	
\$64,443.75, liabilities, \$11,403.98; Virginia, \$54,220.75, liabili-	
ties, \$16,132.81; Georgia, \$27,562.50, liabilities, \$26,000.09;	
North Carolina, \$13,475, liabilities, \$11,042.28.	

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$2,921,569 00
Premiums received	31,548 33
Losses paid	14,695 18
Losses incurred	11,260 18

## UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY,

#### LONDON, ENGLAND.

Admitted to the United States, December, 1875.

Resident Manager and Attorney, HENRY H. HALL, 153 Broadway, New York City.

Trustees - James B. Johnson, Edward King, William A. Hadden, all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders.. \$200,000 00

#### II. ASSETS.

UNITED STA	ATES .	AND STAT	TE BONDS-	- Par Value	. Market Value.
U.S. 41/2	p. c.	fund. ln.,	1891, reg	., \$106,000 0	0 \$116,865 00
U. S. 4	"	61	1907, "	94,000 0	0 119,967 00
U. S. 4	46	. 6	1907, "	100,000 0	0 127,625 00
U. S. 4	66	44	1907. "	50,000 0	63,812 00

	Par Value.	Market Value.		
U. S. 4½ p. c. fund. ln., 1891, reg.	\$25,000 00	\$27,562 50		
U. S. 4 " " 1907, "	10,000 00	12,762 50		
U. S. 4 " " 1907, " U. S. 4 " " 1907, "	50,000 00	63,812 00		
	252,150 00	321,615 00		
Massachusetts, 1889, 1891, and 1900	88,000 00	93,100 00		
MUNICIPAL BONDS—				
City of Boston, 1893	50,000 00	54,625 00		
City of Boston, 1899	79,500 00	91,027 50		
City of St. Louis, 1893	40,000 00	43,200 00		
City of Providence, 1895	52,500 00	57,881 00		
Totals	\$997,150 00 \$	1,193,854 50	\$1,193,854	50
Cash in Company's principal offices	<b></b>		7,755	38
Cash deposited in banks			79,566	
Gross premiums in due course of collect			107,499	
Assets at their actual value		-	\$1,388,676	
Assets at their actual value	• • • • • • • • • • • • • • • • • • • •		φ1,300,070	51
III. L. Losses adjusted and unpaid	IABILITIES.	tor =5 · ro		
		\$25,764 50		
Losses reported and unadjusted		48,136 27		
Losses resisted	_	16,721 07		
Gross amount of unpaid losses		\$90,621 84		
Deduct reinsurance		6,195 12		
Net amount of unpaid lo	sses		\$84,426	72
Unearned premiums on risks, one year	or less	\$295,485 11		
Unearned premiums on risks, more than	n one year	226,295 37		
Unearned premiums as compu			521,780	48
Commissions and brokerage			13,146	
Due and accrued for salaries, etc			2,567	76
Total liabilities, except statuto		-	\$621,921	56
Statutory deposit			200,000	-
Surplus beyond all liabilities.			566,754	
Under special deposits in various States	S	\$69,880 64	3:-1134	73
Total liabilities, including			\$1,388,676	5.1
Total manning, moraling	statutory doposit	and surprus,	#1,500,070	3-
IV. INCOME D	URING THE	YEAR.		
Premiums received in cash				
Deduct reinsurance, rebate, abatemen	t, and return			
premiums		172,650 74		
Actual cash premiums			\$832,158	04
Interest on bonds			49,602	50
Amount received from home office		\$20,000 00		
Actual cash income			\$881,760	54

### V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$62,674.34 occurring in previous years)\$473,860 33  Deduct salvages and reinsurance	
Net amount paid for losses	\$460,500 39
Commissions and brokerage	139,557 83
Salaries and fees	69,147 30
Taxes	23,712 30
All other payments	66,191 69
Amount remitted home office \$116,858 18	
Actual cash expenditure	\$759,109 51

### VI. MISCELLANEOUS.

Risks and Pren	viums.
----------------	--------

In face on the great day of December of the arrest	Fire.	Premiums.
In force on the 31st day of December of the preceding year	\$95,968,636 108,219,050	\$1,033,799 97 1,020,057 51
Totals  Deduct those expired and marked off	\$204,187,686 100,727,420	\$2,053,857 48 1,053,399 45
In force at the end of the year  Deduct amount reinsured	\$103,460,266 4,261,572	\$1,000,458 03 22,844 64
Net amount in force	\$99,198,694	\$977,613 39

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1886	One year or less	\$61,827,972	\$590,971 21	I-2	\$295,485 11
1885	m	53,261	276 27	I-4	69 07
1886	Two years	28,775	294 57	3-4	220 92
1884	Three years	7,119,889	67,245 44	1-6	11,207 56
1885	Three years	9,021,096	80,965 76	I-2	40,392 38
1886		10,302,465	98,757 67	5-6	\$2,288 00
1883		207,220	2,223 40	1-8	277 93
1884	T	178,342	1,873 66	3-8	702 63
1885	Four years	131,489	1,343 68	5-8	839 80
1886		152,450	1,501 71	7-8	1,313 97
1882		1,919,468	17,745 64	1-10	1,774 55
1883		2,783,908	28,078 65	3-10	8,423 59
1884	Five years	2,645,832	30,180 02	I-2	15,090 01
1885		3,627,307	37,296 62	7-10	26,107 64
1886		3,460,792	41,763 73	9-10	37,587 32
To	tals	\$103,460,266	\$1,000,458 03		\$521,780 48

Premiums received in the U.S. since the admission of the Company,	\$6,206,762 02
Losses paid in U. S. since the admission of the Company	3,680,458 89
Losses incurred during the year	467,615 80
Special deposits for the exclusive protection of policy-holders in the	
States of Ohio, \$127,765, liabilities, \$42,954.57; Virginia,	
\$63,812, liabilities, \$10,158; Georgia, \$27,562.50, liabilities,	
\$4,265.51; North Carolina, \$12,762.50, liabilities, \$4,350,	
Oregon \$63,812, liabilities, \$8,152,56.	

#### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$1,197,335 31	ŗ
Premiums received	14,322 84	ļ
Losses paid	5,042 09	)
Losses incurred	4,569 44	1

## UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENGLAND.

Admitted to the United States, March, 1879.

Resident Managers—CHARLES PLEASANT FRAME, JAMES MONTGOMERY HARE, No. 67 Wall Street, New York City.

Trustees—Henry Foster Hitch, Frederick Chauncey, James Agustus Hewlett.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$300,000 00

#### II. ASSETS.

	Par Value.	Market Value.	
UNITED STATES BONDS-			
United States 4 p. c. reg	\$545,000 00	\$696,237 50	
MUNICIPAL BONDS—			
New York city 7 p. c	127,000 00	146,050 00	
New York city 6 p. c	35,000 00	47,600 00	
RAILROAD BONDS-			
N. Y. C. & Hud. Riv. 1st m. 7 p. c.,	75,000 00	103,875 00	
Totals	\$782,000 00	\$993,762 50	\$993,762 50

Cash in principal office	1,017 02
Cash in banks	224,217 55
Interest due and accrued on bonds	5,156 67
Gross premiums in due course of collection	26,578 65
Reinsurance due the Company	
Assets of the Company at their actual value	\$1,250,781 93
P. Control of the Con	
III. LIABILITIES.	
Gross amount of unpaid losses \$87,938 04	
Deduct reinsurance	
Net amount of unpaid losses	#=0
Net amount of unpaid losses	\$78,939 <b>o</b> 3
Unearned premiums on risks, one year or less \$307,197 17 Unearned premiums on risks, more than one year 195,736 63	
Unearned premiums as computed above	502,933 80
Due and accrued for salaries, etc	1,000 00
Commissions and brokerage	5,315 73
Total liabilities, except statutory deposit and surplus	\$588,188 56
Statutory deposit	200,000 00
Surplus beyond all liabilities	462,593 37
Under special deposits in various States \$58,290 91	
Total liabilities, including statutory deposit and surplus,	\$1,250,781 93
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Premiums received in cash	
Deduct reinsurance, rebate, abatement, and return	
Deduct reinsurance, rebate, abatement, and return premiums	August Connection
Deduct reinsurance, rebate, abatement, and return premiums	\$753,665 37
Deduct reinsurance, rebate, abatement, and return premiums	\$753,665 37 44,719 82
Deduct reinsurance, rebate, abatement, and return premiums	44,719 82
Deduct reinsurance, rebate, abatement, and return premiums	44,719 82
Deduct reinsurance, rebate, abatement, and return premiums	44,719 82
Deduct reinsurance, rebate, abatement, and return premiums	44,719 82
Deduct reinsurance, rebate, abatement, and return premiums	44,719 82
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40  Actual cash premiums	44,719 82
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40  Actual cash premiums	44,719 82
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40  Actual cash premiums	44,719 82
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40 Actual cash premiums	\$798,385 I9
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40  Actual cash premiums	\$798,385 19 \$455,329 25
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40 Actual cash premiums Interest on bonds.  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including none occurring in previous years). \$481,867 00 Deduct salvages and reinsurance 26,537 75  Net amount paid for losses.  Commissions and brokerage	\$44,719 82 \$798,385 19 \$455,329 25 130,387 11
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40  Actual cash premiums Interest on bonds.  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including none occurring in previous years). \$481,867 00  Deduct salvages and reinsurance. 26,537 75  Net amount paid for losses.  Commissions and brokerage Salaries, fees, etc.	\$44,719 82 \$798,385 19 \$455,329 25 130,387 11 49,449 19
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40  Actual cash premiums Interest on bonds.  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including none occurring in previous years). \$481,867 00  Deduct salvages and reinsurance. 26,537 75  Net amount paid for losses.  Commissions and brokerage Salaries, fees, etc.  Taxes	\$44,719 82 \$798,385 19 \$455,329 25 130,387 11 49,449 19 14,988 91
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40  Actual cash premiums Interest on bonds.  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including none occurring in previous years). \$481,867 00  Deduct salvages and reinsurance. 26,537 75  Net amount paid for losses.  Commissions and brokerage Salaries, fees, etc.	\$44,719 82 \$798,385 19 \$455,329 25 130,387 11 49,449 19
Deduct reinsurance, rebate, abatement, and return premiums. 160,440 40  Actual cash premiums Interest on bonds.  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including none occurring in previous years). \$481,867 00  Deduct salvages and reinsurance. 26,537 75  Net amount paid for losses.  Commissions and brokerage Salaries, fees, etc.  Taxes	\$44,719 82 \$798,385 19 \$455,329 25 130,387 11 49,449 19 14,988 91

		Risks and Pres	Fire	÷.	Premiums.
	the 31st day of Dec	ember of the p			# 50.5
0,	ır	• • • • • • • • • • • • •		82,018	\$968,694 29
written or	renewed during the	year	97,9	74,537	915,764 90
To	otals		\$193,8	56,555	\$1,884,459 19
De	educt those expired a	nd marked off.	93,20	03,216	866,443 20
	In force at the end				\$1,018,015 99
	Deduct amount re	insured	3,5	58,416	38,203 40
	Net amount is	n force	\$97,0	84,923	\$979,812 59
	Recapitulatio	n of Fire Ris	ks and Premin	ms.	
Year written.	Term.	Amount covered.	Gross premiums charged.	Fractic	n Premiums ed. unearned.
1886	One year or less	\$56,871,988	\$614,394 35	1-2	\$307,197 17
1885	Two years	672,799	5,425 20	1-4	1,356 30
1886	} I wo years	839,810	6,239 40	3-4	4,679 55
1884	)	7,673,592	65,198 70	1-6	10,866 44
1885	Three years	8,030,233	70,000 77	I-2	35,000 38
1886	)	9,394,994	83,110 14	5-6	69,258 44
1883	)	170,825	433 06	1-8	54 13
1884	Four years	103,351	1,013 05	3.8	379 89
1885	,	158,842	1,328 55	5-8	830 36
1886	j	164,000	1,727 46	7-8	1,511 51
1882	)	2,189,726	19,443 73	1-10	1,944 37
1883		2,493,841	23,705 88	3-10	7,111 76
1884	Five years	2,511,103	26,198 30	I-2	13,099 15
1885		2,800,682	28,951 27	7-10	20,265 89
1886	J	3,009,137	32,642 73	9-10	29,378 46
To	otals	\$97,084,923	\$979,812 59		\$502,933 80
Premiums re	ceived in U.S. since	the admission	of the Compan	y	\$4,547,180 50
Losses paid	in U.S. since the ad	mission of the	Company		2,490,567 89
Losses incur	rred during the year.				430,437 78
Special depo	osits for the exclusive	protection of	policy-holders	in the	
States	of Ohio, \$100,000.0	o, liabilities,	\$24,624.20; O	regon,	
\$50,000	0.00, liabilities, \$5,6	11.92; Georgia	, \$25,000.00,	liabili-	
ties, \$1	10,982.44; Virginia,	\$33,000.00, li	abilities, \$17,0	72.35;	
Total d	leposits, par value, 🖇	\$208,000.00; li	abilities, \$58,2	90.91.	
	Busir	iess in Connec	ticut, 1886.		
Fire viels to					#x 46x 488 cc
	ken (no inland) eceived				\$1,461,488 oc 18,068 37
					10,580 66
	rred				10,580 00
Losses meur					10,101 00

#### UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY.

#### LONDON, ENGLAND.

Admitted to the United States, September, 1879.

Resident Manager-Alexander D. Irving, 67 Wall Street, New York City.

Trustees—Joseph A. Dean, George Cabot Ward, John Durr, all of New York City.

Attorney in Connecticut, Insurance Commissioner.

#### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$300,000 oo

#### II. ASSETS.

United States Bonds—	Par Value.	Market Value.	
United States 4 p. c. reg	\$505,000 00	\$643,875 00	
United States 4½ p. c	233,000 00	256,300 00	
United States 4 p. c	495,000 00	631,125 00	
Totals	\$1,233,000 00	\$1,531,300 00	\$1,531,300 00
Cash deposited in banks and with true			231,398 09
Gross premiums in due course of colle	ection		130,522 12
All other property	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	12,750 00
Assets of the Company at the	eir actual value		\$1,905,970 21
			-
III. I	LIABILITIES.		
Losses adjusted and unpaid		\$21,507 00	
Losses reported and unadjusted		152,453 00	
Losses resisted		24,217 00	
Gross amount of unpaid loss	ses	\$198,177 00	
Deduct reinsurance		20,319 00	
Net amount of unpaid le	osses		\$177.858 00

Unearned premiums on risks, one year or less \$592,591 55 Unearned premiums on risks, more than one year 469,191 22	
Unearned premiums as computed above	1,061,782 77 18,795 46
Total liabilities, except statutory deposit and surplus  Statutory deposit	\$1,258,436 23 200,000 00 447,533 98
Total liabilities, including statutory deposit and surplus,	\$1,905,970 21
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
Actual cash premiums	\$1,400,518 94
Interest on bonds	60,985 00
Actual cash income	\$1,461,503 94
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses	\$816,698 47 266,527 54 85,944 01 44,359 21 86,721 17
VI. MISCELLANEOUS.	
Risks and Premiums.	Premiums.
Risks and Premiums.	\$2,132,893 19
Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year	\$2,132,893 19 1,815,723 84
Risks and Premiums.         In force on the 31st day of December of the preceding year.       \$224,296,722         Written or renewed during the year.       203,619,414         Totals.       \$427,916,136	\$2,132,893 19 1,815,723 84 

Year written.	Term.	Amount covered.	Gross premiums charged.		Premiur . unearne	
1886	One year or less	\$119,748,018	\$1,185,183 11	1/2	\$592,591	
1885	) _	1,297,132	18,379 42	14	4,594	
1886	Two years	827,515	6,639 24	3 4	4,979	_
1884	)	17,866,243	150,433 14	1 6	25,072	_
1885	Three years	17,679,606	134,374 96	$\frac{1}{2}$	67,187	-
1886	)	18,568,981	151,441 23	5.	126,201	
1883	2	418,863	3,796 98	1 8	474	62
1884		669,945	4,932 76	3/8	1,849	78
1885	Four years	382,433	3,484 25	<u>5</u> 8	2,177	65
1886	,	725,859	7,271 44	7 8	6,362	51
1882	)	11,334,551	99,902 20	10	9,990	-
1883		11,743,954	115,327-64	3 Y 0	34 598	29
1884	Five years	7,992,298	77,442 26	$\frac{1}{2}$	38,721	13
1885		6,438,522	65,578 06	70	45,904	
1886	j	10,862,094	111,670 47	10	100,503	42
1884	) a.	19,300	206 52	7 2	120	47
1886	} Six years	45,000	243 29	$\frac{1}{1}\frac{1}{2}$	223	02
1880	)	7,350	536 52	14	38	32
1881		800	I2 00	3 14	2	57
1882	Seven years	18,000	305 00	5 14	108	93
1884	j	4,500	42 50	9 14	27	32
1879	Eight years	3,500	245 00	16	15	31
1884	Ten years	5,950	50 75	$\frac{15}{20}$	38	
To	otals	\$226,660,414	\$2,137,498 74	\$	1,061,782	77
Premiums r	eceived in U.S. sinc	e the admission	of the Company	\$	7,760,738	50
	in U. S. since the a				4,612,391	
	rred during the year.				827,202	-
	posited for the exclu				,,	
	tes of Ohio, \$127,500					
	5.00, liabilities, \$23,8					
	4,571.32; Oregon, \$					
	al deposits				248,625	00
					104,226	
					17	
Business in Connecticut, 1886.						
Fire risks ta	ken (no inland)			\$	,276,573	47
	eceived				16,534	
Losses paid					6,159	
	rred				7,097	-

### UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY,

### LIVERPOOL, ENGLAND.

Admitted to the United States, May, 1866.

Resident Manager, JAMES A. McDonald, 37 to 39 Wall Street, New York City.

Trustees — Samuel D. Babcock, William H. Macy, James M. Morrison, New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 oo

### II. ASSETS.

Value of real estate owned by the Company unencumbered...... \$382,928 92

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
United States and State Bonds-			
United States 4 p. c	\$672,300 00	\$858,022 88	
United States 4½ p. c	84,000 00	92,610 00	
Mississippi 4 p. c	20,000 00	20,000 00	
RAILROAD BONDS—			
N.Y.,Lackawanna & Western 6 p.c.	100,000 00	109,139 39	
Chicago & Southwestern 7 p. c	10,000 00	12,750 00	
North Wisconsin 6 p. c	10,000 00	12,750 00	
Chicago, Bur. & Quincy 7 p. c	10,000 00	13,450 00	
Chicago, Rock Island & Pac. 6 p. c.	5,000 00	6,600 00	
Fremont, Elkhorn & Mo. 6 p. c	10,000 00	11,450 00	
Chicago, Milwaukee & St. Paul			
(Dubuque division) 6 p. c	10,000 00	11,300 00	
Chicago, Milwaukee & St. Paul			
(Chic. & Pac. W. div.) 5 p. c	10,000 00	10,300 00	
Chicago, Milwaukee & St. Paul			
(Wis. & Minn. div.) 5 p. c	10,000 00	10,270 00	
Chicago & Northwestern 5 p. c	10,000 00	10,818 75	
Baltimore & Ohio 5 p. c	10,000 00	10,737 50	
Pennsylvania 4½ p. c	10,000 00	10,275 00	
MISCELLANEOUS—			
Farmers Loan & Trust Co. stock	10,000 00	40,000 00	
Totals	\$991,300 00	\$1,240,473 52	1,240,473 52

Cash in principal offices	2,898 88
Cash deposited in banks and with trustees	169,230 91
Interest due and accrued on stocks	8,158 33
Gross premiums in due course of collection	211,919 89
Rents due and accrued	2,866 65
Assets of the Company at their actual value	\$2,018,477 10
III. LIABILITIES.	
Losses adjusted and unpaid \$43,241 18	
Losses reported and unadjusted	
Losses resisted	
Gross amount of unpaid losses \$135,989 69	
Deduct reinsurance 9,179 79	
Net amount of unpaid losses	\$126,809 90
Unearned premiums on risks, one year or less \$580,755 28	
Unearned premiums on risks, more than one year 512,277 53	
Unearned premiums as computed above	1,093,032 81
Commissions and brokerage	42,383 98
Drafts for losses, not presented	15,340 82
Total liabilities, except statutory deposit and surplus	\$1,277,567 51
Statutory deposit	200,000 00
Surplus beyond all liabilities	540,909 59
Under special deposits in various States \$160,226 94	
Total liabilities, including statutory deposit and surplus,	\$2,018,477 10
ž.	
IV. INCOME DURING THE YEAR.	
Premiums received in cash\$1,794,606 86	
Deduct reinsurance, rebate, abatement, and return	
premiums	
Actual cash premiums	\$1,420,146 93
Interest on loans and bonds, and dividends on stocks	52,656 17
Rents	10,356 73
Actual cash income	\$1,483,159 83
,	
V. EXPENDITURE DURING THE YEAR.	
Amount paid for losses (including \$127,144.64 occur-	
ring in previous years)	
Deduct salvages and reinsurance 49,569 15	
Net amount paid for losses	\$737,930 75
Commissions and brokerage	230,150 97
Salaries and fees	87,472 97
Taxes	41,706 91
All other payments	80,936 47
Actual cash expenditure	\$1,178,198 07

7,091 05

### VI. MISCELLANEOUS.

٧1.	MISCELLE	AIVEOUS.		
	Risks and Pre			D
In force on the 31st day of D	ecember of th	Fire ne pre-	•	Premiums.
ceding year			45,184	
Written or renewed during the	year	173,7	58,151	1,803,304 85
Totals . ,		\$352,3	03,335	\$3,725,152 89
Deduct those expired a	and marked off	153,5	05,704	1,579,003 25
In force at the end	l of the year	\$198,7	97,631	\$2,146,149 64
Deduct amount re	insured	6,2	29,514	62,720 36
Net amount i	in force	\$192,5	68,117	\$2,083,429 28
Recapitulatio	n of Fire Ris	sks and Premi	ums.	
Year written. Term.	Amount covered.	Gross premiums	Fracti	on Premiums ed. unearned.
1886 One year or less		\$1,161,510 57		\$580,755 28
1885 } Two years	397,636			900 00
1886 } 1 wo years	536,269	5,201 82	3-4	3,901 36
1884)	13,692,419	117,186 19	1-6	19,531 02
1885 Three years	14,543,770		I-2	68,777 28
1886 J	18,710,529	171,802 02	5-6	143,168 34
1883	300,058	2,986 30	1-8	373 29
Four years	1,633,898			2,909 49
1885	312,384	3,552 72	5-8	2,220 44
1886 J	499,184		7-8 1-10	4,539 24
1883	6 <b>,2</b> 90 <b>,</b> 989 6,958 <b>,</b> 580	65,967 56 74,311 44	3-10	6,596 74
1884 Five years	8,118,312	89,087 40	1-2	22,293 43 44,543 69
1885	9,454,533	107,134 23	7-10	74,993 96
<b>1886</b>	12,208,935	130,588 05	9-10	117,529 25
Totals		\$2,083,429 28		
Premiums received in U. S. since Losses paid in U. S. since the ac				
Losses incurred during the year				726,397 62
Special deposits for the exclusive				120,391 02
States of Ohio, \$127,625.0	_	-		
\$63,812.50, liabilities, \$8,18				
\$20,543.05; Georgia, \$31,90				
Carolina, \$12,762.50, lia				
\$26,381.25, liabilities, \$9,02				
\$10,526.18.				
Busin	ess in Connec	ticut, 1886.		
Fire risks taken (no inland)				\$3,070,576 00
Premiums received				29,072 75
Losses paid				7,091 05
T '				

Losses incurred:....

### UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY,

### LIVERPOOL, ENGLAND.

Admitted to the United States, September, 1851.

Resident Manager, E. F. BEDDALL, 50 Wall Street, New York.

Trustees—Adam Norrie, Benjamin B. Sherman, Royal Phelps, New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$235,000 00

### II. ASSETS.

Value of real estate owned by the Company unencumbered..... \$1,790,967 78

### Bonds owned by the Company.

United States Bonds—	Par value.	Market value.	
United States 4 p. c. reg	\$235,000 00	\$300,212 50	
United States 6 p. c. cur	1,525,000 00	2,025,257 50	
Totals	\$1,760,000 00	\$2,325,470 00	2,325,470 00

### Loan on Collateral.

	Par Val.	Market Val.	Amt. Loaned.		
No. Pacific 1st m. bonds	\$61,000	\$72,895			
Central Pacific 1st m. bonds	15,000	17,475	\$100,000		
Union Pacific 1st m. bonds	2,000	2,350	ψ100,000		
Denver & Rio Gr'nd 1st m. bonds,	28,000	33,320 <sup>J</sup>			
Totals	\$106,000	\$126,040	\$100,000	100,000	00
Cash in principal office				717	71
Cash deposited in banks				237,281	94
Interest due and accrued on stock	s			48,100	00
Gross premiums in due course of c	ollection	<b></b> .		311,263	21
Rents				12,410	36
Due for reinsurance				3,405	65

Assets of the Company at their actual value..... \$4,830,131 81

515 16

All other property.....

### III. LIABILITIES.

III. LIABILITIES.		
Losses adjusted and unpaid		
Losses reported and unadjusted 244,507 10		
Losses resisted		
Gross amount of unpaid losses \$296,737 69		
Deduct reinsurance		
Net amount of unpaid losses	\$228,398	12
Unearned premiums on risks, one year or less \$939,798 60	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Unearned premiums on risks, more than one year 988,257 19		
Unearned premiums as computed above	1,928,055	79
Amount reclaimable on perpetual premiums	72,133	I 2
Commissions and brokerage	53,112	95
Reserve for life department	136,350	00
Taxes	14,274	47
All other demands against the Company	57,130	
-		
Total liabilities, except statutory deposit and surplus	<b>\$2,</b> 489,454	
Statutory deposit	200,000	
Surplus beyond all liabilities	2,140,676	95
Under special deposits in various States and countries, \$287,850 03		
Total liabilities, including statutory deposit and surplus,	\$4,830,131	81
•		
IV. INCOME DURING THE YEAR.		
Drawiuma received in each		
Premiums received in cash \$3,132,173 48		
Deduct reinsurance, rebate, abatements, and return		
Deduct reinsurance, rebate, abatements, and return premiums	\$2.453.085	40
Deduct reinsurance, rebate, abatements, and return premiums	\$2,453,085 08.478	
Deduct reinsurance, rebate, abatements, and return premiums	98,478	87
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums		87
Deduct reinsurance, rebate, abatements, and return premiums	98,478 93,732	87
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums.  Interest on bonds.  Rents.  Deposit premiums, less 5 p. c. received for perpetual risks. \$8,938 91	98,478 93,732	8 <sub>7</sub> 95
Deduct reinsurance, rebate, abatements, and return premiums	98,478 93,732	8 <sub>7</sub> 95
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums.  Interest on bonds.  Rents.  Deposit premiums, less 5 p. c. received for perpetual risks. \$8,938 91	98,478 93,732	8 <sub>7</sub> 95
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums.  Interest on bonds.  Rents.  Deposit premiums, less 5 p. c. received for perpetual risks. \$8,938 91	98,478 93,732	8 <sub>7</sub> 95
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums.  Interest on bonds.  Rents.  Deposit premiums, less 5 p. c. received for perpetual risks. \$8,938 91	98,478 93,732	8 <sub>7</sub> 95
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  Actual cash premiums. 679,088 o8  Rents. Deposit premiums, less 5 p. c. received for perpetual risks. \$8,938 91  Actual cash income. \$8,938 91	98,478 93,732	8 <sub>7</sub> 95
Deduct reinsurance, rebate, abatements, and return premiums	98,478 93,732	8 <sub>7</sub> 95
Deduct reinsurance, rebate, abatements, and return premiums	98,478 93,732	8 <sub>7</sub> 95
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums. 679,088 o8  *Actual cash premiums. 679,088 o8  Therest on bonds. 88,938 or sents. 88,938 or sents	98,478 93,732	8 <sub>7</sub> 95
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums. 679,088 o8  *Actual cash premiums. 679,088 o8  Therest on bonds. 88,938 or	98,478 93,732	87 95 ———————————————————————————————————
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums. 679,088 o8  *Actual cash premiums. 679,088 o8  Therest on bonds. 88,938 or sents. 88,938 or sents	98,478 93,732 \$2,645,297	87 95 22
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums. 679,088 o8  *Actual cash premiums. 679,088 o8  Therest on bonds. 88,938 or	98,478 93,732 \$2,645,297 \$1,417,568	20 01
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums.  Interest on bonds.  Rents.  Deposit premiums, less 5 p. c. received for perpetual risks. \$8,938 91  Actual cash income. \$8,938 91  Actual cash income. \$1,594,012 93  Deduct salvage and reinsurance. 176,444 73  Net amount paid for losses.  Commissions and brokerage.  Salaries and fees.	98,478 93,732 \$2,645,297 \$1,417,568 442,478 159,650	20 01 18
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  Actual cash premiums.  Interest on bonds.  Rents.  Deposit premiums, less 5 p. c. received for perpetual risks. \$8,938 91  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$200,269.20 occurring in previous years). \$1,594,012 93  Deduct salvage and reinsurance. 176,444 73  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.  Taxes.	\$2,645,297 \$1,417,568 442,478 159,650 56,001	20 01 18 20
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  *Actual cash premiums.  Interest on bonds.  Rents.  Deposit premiums, less 5 p. c. received for perpetual risks. \$8,938 91  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$200,269.20 occurring in previous years). \$1,594,012 93  Deduct salvage and reinsurance. 176,444 73  Net amount paid for losses.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments.	\$2,645,297 \$1,417,568 442,478 159,650 56,001 123,513	20 01 18 20
Deduct reinsurance, rebate, abatements, and return premiums. 679,088 o8  Actual cash premiums.  Interest on bonds.  Rents.  Deposit premiums, less 5 p. c. received for perpetual risks. \$8,938 91  Actual cash income.  V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$200,269.20 occurring in previous years). \$1,594,012 93  Deduct salvage and reinsurance. 176,444 73  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.  Taxes.	\$1,417,568 442,478 159,650 56,001 123,513	20 01 118 20 05

### VI. MISCELLANEOUS.

	Risks and Prem	iums.		
In force on the 31st day	of December of the I	Fire		Premiums.
ceding year			4 70	\$3,657,169 93
Written or renewed during				3,163,072 69
Totals				\$6,820,242 62
Deduct those expired				2,752,654 54
	nd of the year			\$4,067,588 08
				312,363 81
	force, exclu. perpetual			\$3,755,224 27
Perpetual po	licies	2,412,79	3 09	75,929 59
Net amo	ount in force	\$378,863,32	o 81	\$3,831,153 86
Recapit	ulation of Fire Risks	s and Premiun	rs.	
Year written. Term.	Amount (	Gross premiums charged. u	Fractio nearne	n Premiums d. unearned.
	ess \$192,473,304 55 \$		I-2	\$939,798 60
1885 \ Two years	2 605 055 05	23,858 78	1-4	5,964 70
1886 } 1 wo years	1,053,764 53	8,656 26	3-4	6,492 19
1884	25,687,307 44	225,866 32	1-6	37,644 39
1885 Three years.	28,656,511 64	267,818 38	I-2	133,909 19
1886)	35,677,185 41	327,162 16	5-6	272,635 13
1883	825,702 35	8,904 14	1-8	1,113 02
Four years.	675,671 39	6,490 32	3-8	2,433 87
1885	551,170 50	11,527 03	5-8	7,204 39
1886	844,489 32	9,572 23	7-8	8,375 70
1882	17,245,044 73	173,271 89	I-IO	17,327 19
1883	16,887,363 18	172,128 73	3-10	51,638 62
1884 Five years		185,397 75	I-2	92,698 88
1885	15,038,039 01 19,634,204 70	177,179 51	7-10	124,025 66 202,723 60
Various Six years		225,248 44 3,584 II	9-10 Various.	732 03
"Seven years.		34,140 85	1 a 1 1 U U S .	13,063 88
" Eight years		2,215 00	66	1,532 81
" Nine years.		300 00	66	183 33
" Ten years		12,171 41	66	6,590 32
" Eleven years		8 75	66	7 55
" Fifteen years	2,500 00	125 00	66	62 50
" Perpetual	2,412,793 09	75,929 59	66	74,031 36
Totals	\$378,863,320 81 \$	\$3,831,153 86		\$2,000,188 91
Premiums received since 1	873 in the United Stat	tes	;	\$27,757,017 08
Total amount of losses paid				15,280,069 71
Losses incurred during the	year			1,464,062 25
Special deposits for the ex-	clusive protection of p	oolicy-holders in	ı the	
States of Ohio, \$128,	750.00, liabilities, \$18	83,182.30; Virg	ginia,	
\$68,000.00, liabilities,				
ties, \$37,871.19; No			\$15,-	
273.39; Oregon, \$69,	375.00, liabilities, \$5,6	611.92.		

### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$2,000,689 76
Premiums received	25,078 08
Losses paid	10,180 53
Losses incurred	7,627 90

# UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

Admitted to the United States, October, 1880.

Resident Manager, M. BENNETT, JR., Hartford, Conn.

Trustees — Alexander Taylor of New York, Henry C. Robinson, John R. Redfield, Hartford.

Attorney in Connecticut, Insurance Commissioner.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders \$200,000 oo

### II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's	
interest due	\$365,750 00
Interest accrued on mortgage loans	8,493 75
Value of lands mortgaged \$353,500 00	
Buildings (insured for \$382,400) 460,000 00	
Total\$813,500 00	

### Bonds owned by the Company.

	a cy the comp	
	Par Value.	Market Value.
United States, State, and Canad	a Bonds—	
United States 4 p. c	\$275,000 00	\$350,625 00
Ohio funded debt	100,000 00	106,861 65
Canada inscribed stock 4 p. c	97,000 00	97,333 33

COUNTY AND MUNICIPAL BONDS—	Par Value.	Market Value.	
County of Middlesex debentures	\$50,000 00	\$57,875 00	
City of Toronto	61,185 00	64,798 04	
City of Richmond	25,000 00	25,812 50	
RAILROAD BONDS-			
Ontario Railway subsidy	51,912 00	30,836 58	
Totals	\$660.007 co	\$724 IA2 IO	734,142 10
			734,142 10
Cash in principal office			695 47
Cash in bank			146,552 11
Interest due and accrued on stocks			2,000 00
Gross premiums in due course of colle			89,623 45
All other property			2,717 91
Assets at their actual value	• • • • • • • • • • • • • • • • • • • •	· · · · · · · · · · · · · · · · · · ·	\$ <b>1</b> ,349,974 79
***			
	LIABILITIES.		
Losses adjusted and unpaid		\$22,053 06	
Losses reported and unadjusted		5,000 00	
Losses resisted		10,000 00	
Gross amount of unpaid losse	es	• • • • • • • • • • • • • • • • • • • •	\$37,053 06
Unearned premiums on risks, one year	or less	\$167,478 23	
Unearned premiums on risks, more tha	n one year	87,114 91	
Unearned premiums as comp	uted above		254,593 14
Commissions and brokerage			17,924 69
Total liabilities, except statute		-	\$309,570 89
Statutory deposit			200,000 00
Surplus beyond all liabilities.		• • • • • • • • • • • • •	840,403 90
Under special deposits in various States	and Canada	\$02.280.20	040,403 90
Total liabilities, including			# 242 074 70
Total habilities, including	statutory deposi	it and surprus,	. \$1,349,974 79
IV. INCOME I	OURING THE	E VEAR	
Premiums received in cash  Deduct reinsurance, rebate, abatement		\$811,505 22	
premiums		396,859 13	
A stual foodbe	-	390,039 13	#4746.6
Actual [cash] premiums	•••••		\$414,646 09
Interest on mortgages of real estate			17,920 30
Interest on bonds, and dividends on st			25,701 20
Received from home office		_	
Actual cash income			\$458,267 59

7.7	EXPENT	TTTT	DURING	THE	VEAR

Amount paid for losses (including \$42,280.50 occurring in previous	
years)	\$212,817 61
Commissions and brokerage	66,285 62
Salaries and fees	28,374 82
Taxes	11,633 40
All other payments	17,688 86
Remitted home office	
Actual cash expenditure	\$336,800 31

### VI. MISCELLANEOUS.

Risks	and	Premiums.
-------	-----	-----------

In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$54,678,379 67,433,337	\$685,125 44 811,505 22
Totals  Deduct those expired and marked off	\$122,111,716 61,297,669	\$1,496,630 66 730,640 45
In force at the end of the year  Deduct amount reinsured	\$60,814,047 20,175,857	\$765,990 21 •275,837 99
Net amount in force	\$40,638,190	\$490,152 22

### Recapitulation of Fire Risks and Premiums.

	4	9					
Year written.	Term.	Amount covered.	Gross premit	ıms	Fraction uncarned.	Premiu unearne	
I886	One year or less	\$28,178,944	\$334,956	45	I-2	\$167,478	23
₫885	) m	232,646	2,039	82	I-4	509	96
1886	Two years	108,258	1,226	13	3-4	919	60
1884	)	2,148,762	28,366	19	<b>1</b> -6	4,727	70
1885	Three years	2,866,949	33,118	40	I-2	16,559	20
1886	)	4,190,631	48,742	16	5-6	40,618	47
1883	)	7,600	167	65	1-8	20	96
1884	Four years	23,150	224	84	3-8	84	32
1885	Four years	11,613	87	82	5-8	54	89
1886		54,463	569	19	7-8	498	04
1882	ĺ	530,483	6,440	14	1-10	644	OI
1883		410,480	6,119	60	3-10	1,835	88
1884	Five years	490,404	7,817	09	I-2	3,908	55
1885		559,186	7,578	70	7-10	5,305	09
1886	j	824,621	12,698	04	9-10	11,428	24
Т	otals	\$40,638,190	\$490,152	22		\$254,593	14
Premiums r	eceived in U.S. since	e the admission	of the Con	ıpaı	ıy \$	2,307,254	05
Losses poid	lin II S since the ac	Imission of the	Company		-	T 217 250	76

Premiums received in U. S. since the admission of the Company... \$2,307,254 05

Losses paid in U. S. since the admission of the Company.... 1,317,259 76

Losses incurred during the year...... 201,273 67

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$106,861.65, liabilities, \$16,965.17; Oregon, \$63,750.00, liabilities, \$7,208.59; Georgia, \$31,875.00, liabilities, \$7,445.14; Virginia, \$25,812.50, liabilities, \$18,725.63; Dominion of Canada, \$100,333.33, liabilities, \$42,044.67.

### Business in Connecticut, 1886.

Fire risks taken (no inland)	\$1,786,250 00
Premiums received	18,420 31
Losses paid	9,729 05.
Losses incurred	9,726 30

### UNITED STATES BRANCH OF THE SUN FIRE OFFICE,

LONDON, ENGLAND.

Admitted to the United States, October 1, 1881.

Resident Manager, J. J. Guile, Watertown, New York.

Trustees - WILLIAM A. WHEELOCK, JOHN J. McCook, New York City.

Attorney in Connecticut, Insurance Commissioner.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

### II. ASSETS.

Value of real estate owned by the Company	\$30,000	00-
Loans on bond and mortgage	1,014,000	00
Interest due and accrued on bond and mortgage loans	12,611	88.
Value of lands mortgaged \$1,052,500 00		
Value of buildings (insured for \$556,000) 620,000 00		
Total		

### Bonds owned by the Company.

Par Value. Market Value.

United States Bonds—	
United States 3 p. c. reg \$375,000 on \$377,790 oo	377,790 00
Cash in principal office	2,576 09
Cash in banks and in hands of trustees	76,885 00
Interest accrued on stocks	1,882 50
Interest accrued on bank deposit	24 34
Gross premiums in due course of collection	186,338 00
Bills receivable, not matured, taken for premiums	4,160 13.
Assets at their actual value	\$1,706,267 94

### III. LIABILITIES.

III. LIABILITIES.	
Losses adjusted and unpaid \$75,985 o	0
Losses reported and unadjusted 48,826 o	
Losses resisted	0
Gross amount of unpaid losses	\$143,051 00
Unearned premiums on risks, one year or less \$311,748 4	
Unearned premiums on risks, more than one year 662,675 3	
Unearned premiums as computed above	
Commissions and brokerage	
Return premiums	21,559 43
Total liabilities, except statutory deposit and surplus	\$1,157,062 08
Statutory deposit	
Surplus beyond all liabilities	349,205 86
Under special deposits in various States \$102,954 I	
Total liabilities, including statutory deposit and surplus	
Total habilities, including statutory deposit and surprus	, \$1,700,207 94.
IV. INCOME DURING THE YEAR.	
Premiums received in cash	3
Deduct reinsurance, rebate, abatement and return	
premiums	7 *
Actual cash premiums	<u> </u>
Interest on bonds.	
Interest on bond and mortgage loans	
Interest on bond and mortgage loans	. 48,283 02
Actual cash income	\$1,135,077 73
Actual cash income	
V. EXPENDITURE DURING THE YEAR	. , 66
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years)	8
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$108,227.78 occurring in previous years)	8
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.	8 5 . \$715,617 98
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage.	8 5 . \$715,617 98 . 181,683 49
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.	\$ \$715,617 98. . 181,683 49. . 91,797 08
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.  Taxes	\$715,617 98- . \$715,683 49- . 91,797 08 . 31,702 84
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.	\$715,617 98- . \$715,683 49- . 91,797 08 . 31,702 84
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.  Taxes	\$715,617 98 181,683 49 91,797 08 31,702 84 109,378 74
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance. 35,201 4  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.	\$715,617 98 181,683 49 91,797 08 31,702 84 109,378 74
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance. 35,201 4  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.	\$715,617 98 181,683 49 91,797 08 31,702 84 109,378 74 \$1,130,180 13
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.	\$715,617 98 181,683 49 91,797 08 31,702 84 109,378 74
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years) \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage Salaries and fees.  Taxes  All other payments  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.	8 . \$715,617 98 . 181,683 49 . 91,797 08 . 31,702 84 . 109,378 74 . \$1,130,180 13
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  Fire.  Fire.  Fire.  Fire.	\$715,617 98 181,683 49 91,797 08 31,702 84 109,378 74 \$1,130,180 13
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance. 35,201 4  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  In force on the 31st day of December of the preceding year. \$206,488,23.  Written or renewed during the year. 139,617,48	\$715,617 98 181,683 49 91,797 08 31,702 84 109,378 74 \$1,130,180 13 Premiums. \$2,002,575 39 1,306,158 22
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage.  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  Fire.  Fire.  Fire.  Fire.	\$715,617 98 181,683 49 91,797 08 31,702 84 109,378 74 \$1,130,180 13 Premiums. 4 \$2,002,575 39 1,306,158 22
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance. 35,201 4  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  Fire.  In force on the 31st day of December of the preceding year. \$206,488,23.  Written or renewed during the year. 139,617,48	\$715,617 98 181,683 49 91,797 08 31,702 84 109,378 74 \$1,130,180 13 Premiums. 4 \$2,002,575 39 1,306,158 22 \$3,308,733 61
V. EXPENDITURE DURING THE YEAR  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance 35,201 4  Net amount paid for losses.  Commissions and brokerage Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  Fire.  Fire.  Written or renewed during the year. 139,617,48  Totals. \$346,105,719  Deduct those expired and marked off. 141,608,719	\$715,617 98 181,683 49 91,797 08 31,702 84 109,378 74 \$1,130,180 13 Premiums. \$2,002,575 39 2 1,306,158 22 5 \$3,308,733 61 1,328,090 14
V. EXPENDITURE DURING THE YEAR.  Amount paid for losses (including \$108,227.78 occurring in previous years). \$750,819 3  Deduct salvages and reinsurance. 35,201 4  Net amount paid for losses.  Commissions and brokerage  Salaries and fees.  Taxes.  All other payments.  Actual cash expenditure.  VI. MISCELLANEOUS.  Risks and Premiums.  Fire.  Fire.  Fire.  \$206,488,23.  139,617,48  Totals. \$346,105,716	\$715,617 98. 181,683 49. 91,797 08. 31,702 84. 109,378 74. \$1,130,180 13.  Premiums.  \$2,002,575 39. 1,306,158 22.  \$3,308,733 61. 1,328,090 14. \$1,980,643 47.

Net amount in force...... \$199,791,344 \$1,930,849 48

### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiun unearne	
			_			
1886	One year or less	\$65,434,289	0		\$311,748	42
1884		33,365,762	302,465 32	1-6	50,410	89
1885	Three years	30,283,319	272,261 95	I-2	136,130	97
1886 J		23,633,621	223,719 14	5-6	186,432	62
1882		5,437,514	62,584 56	I-IO	6,258	46
1883		5,721,940	65,692 58	3-10	19,707	77
1884	Five years	13,194,079	134,713 64	I-2	67,356	82
1885		11,578,180	124,730 59	7-10	87,311	41
1886		11,142,640	121,184 85	9-10	109,066	37
Tot	als	\$199,791,344	\$1,930,849 48	•••	\$974,423	73
Premiums re	ceived in U.S. sinc	e the admission	of the Compa	iny	\$5,061,726	56
Losses paid i	in U.S. since the a	dmission of the	e Company		3,220,605	14
Losses incur	red during the year				735,131	00
Special depos	sits for the exclusive	e protection of	policy-holders	in the		
	of Ohio, \$100,750.	•				
	.00, liabilities, \$12,	•		0 ,		
	.13; North Carolina					
φ17,142.	.13; Ivorth Caronna	i, φ20,150.00, 1	11aDIII(1es, \$3,39	5.24.		
	Busin	ress in Connec	ticut, 1886.			
Fire risks tak	cen (no inland)				\$1,359,000	00
					F-,555,500	

Fire risks taken (no inland)	\$1,359,000 00
Premiums received	10,869 39
Losses paid	1,979 05
Losses incurred	1,816 00

# UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE INSURANCE COMPANY,

### HAMBURG, GERMANY.

Admitted to the United States, September, 1878.

Resident Manager, E. HARBERS, No. 160 Broadway, New York City.

Trustees—Charles M. Fry, James Seligman, Paul Lichtenstein, New York City.

Attorney in Connecticut—INSURANCE COMMISSIONER.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders (par), \$225,000 00

### II. ASSETS.

Bonds owned by the Company.

Don Walne

UNITED STATES BONDS-	i ai vaiuc.	market value.	
United States 4 p. c., reg	\$325,000 00	\$414,375 00	\$414,375 00

### Loans on Collateral.

Mo. Kan. & Tex. 1st mort. bonds, L'v'lle & N.R.R. " " "	Par Val. \$22,000 34,000	Market Val. \$24,420 35,445	Amt. Loaned. \$50,000	
Totals	\$56,000	\$59,865	\$50,000	50,000 00
Cash in Company's principal offic				3,899 08 17,384 11
Gross premiums in due course of  Assets at their actual val			_	\$505,906 O5

### III. LIABILITIES.

Losses adjusted and unpaid	\$20,611 59
Losses reported and unadjusted	6,754 58
Losses resisted	1,750 00

Gross amount of unpaid losses... \$29,116 17

Unearned premiums on risks, one year or less \$96,771 42 Unearned premiums on risks, more than one year 31,210 71	
	. 0
Unearned premiums as computed above	127,982 13
Commissions and brokerage	4,049 57
Total liabilities, except statutory deposit and surplus	\$161,147 87
Statutory deposit	200,000 00
Surplus beyond all liabilities	144,758 18
Under special deposit in Ohio	
Total liabilities, including statutory deposit and surplus,	\$505,906 o5
IV. INCOME DURING THE YEAR.	
Premiums received in cash	
premiums	
Actual cash premiums	\$215,826 17
Interest on loans and bonds	17,622 89
Actual cash income	
V. EXPENDITURE DURING THE YEAR.	
Net amount paid for losses (including \$29,721.36 occurring in pre-	
vious years)	\$139,880 84
Commissions and brokerage	44,545 53
Salaries and fees	13,305 88
Taxes	5,507 10
All other payments	14,655 16
Actual cash expenditure	\$217,894 51

### VI. MISCELLANEOUS.

Risks and Premiums.  In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year Written or renewed during the year	\$21,625,894 18,537, <b>0</b> 49	\$280,508 95 239,068 33
Totals  Deduct those expired and marked off	\$40,162,943 20,001,617	\$519,577 28 261,867 02
Net amount in force	\$20,161,326	\$257,710 26

### Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1886	One year or less	\$14,585,765	\$193,542 84	I-2	\$96,771 42
1885	) m	236,015	1,813 79	I-4	453 45
1886	Two years	128,115	844 77	3-4	633 58
1884		1,523,270	18,174 10	1-6	3,029 02
1885	Three years	1,641,855	20,281 39	I-2	10,140 70
1886	)	1,407,546	15,315 59	5-6	12,762 99
1883	)	8,950	72 05	r-8	9 01
1884	F	26,400	164 38	3-8	61 64
1885	Four years	11,100	59 55	5-8	37 22
1886		4,250	27 90	7-8	24 41
1882		92,800	1,222 83	1-10	122 28
1883		95,778	1,262 30	3-10	378 69
1884	Five years	92,217	1,376 23	1-2	688 11
1885		188,350	1,645 38	7-10	1,151 77
1886	J	118,915	·1,96 <b>2</b> 96	9-10	1,766 66
То	otals	\$20,161,326	\$257,710 26		\$127,982 13
Premiums re	eceived in U.S. since	e the admission	of the Compa	ny §	\$2,065,829 38
Losses paid	in U.S. since the ad	lmission of the	Company		1,314,303 83
Losses incur	rred during the year.				136,953 21
	osit for the exclusive				0 1500
	Ohio, \$127,500.00, lia				
			,		
Business in Connecticut, 1886.					
Fire risks ta	ken (no inland)				\$222,551 00
	eceived				2,382 17
					4,715 89
-	red				4,715 89
					.,, 5

## UNITED STATES BRANCH OF THE UNITED FIRE REINSURANCE COMPANY,

### MANCHESTER, ENGLAND.

Admitted to the United States, January, 1882.

Resident Manager, WILLIAM WOOD, 28 to 40 Nassau Street, New York City.

Trustees-Joseph Stuart, Ashbel Green, Louis Fitzgerald, New York, N. Y.

Attorney in Connecticut, Insurance Commissioner.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

### II. ASSETS.

### Bonds owned by the Company.

	Par Value.	Market Value.		
United States Bonds-		# 00.		
United States 4 p. c	\$350,000 00	\$448,875 00		
RAILROAD BONDS—				
Missouri & Pacific 2d m. 7 p. c	50,000 00	56,250 00		
New York Elevated 1st m. 7 p. c	50,000 00	63,000 00		
Chicago, Milwaukee & St. Paul	50,000 00	59,500 00		
Chicago, Rock Island & Pacific	100,000 00	110,000 00		
St. L. & Iron Mount. 2d m. 7 p. c.	50,000 00	57,000 00		
Totals	\$650,000 00	\$794,625 00	\$794,625	00
Cash in banks			156,202	76
Interest due and accrued on stocks			6,250	00
Gross premiums in due course of collect	ction		128,858	95
Assets at their actual value			\$1,085,936	71
III. L	IABILITIES.			
Losses adjusted and unpaid		\$117,448 68		
Deduct reinsurance		None.		
Net amount of unpaid losses.			\$117,448	68
Unearned premiums on risks, one year	or less	\$372,599 73		
Unearned premiums on risks, more than	n one year	140,095 91		
Unearned premiums as compu	ited above		512,695	64
Commissions and brokerage			25,771	
Total liabilities, except statuto	ry deposit and	- 	\$655,916	11
Statutory deposit	•	•	200,000	
Surplus beyond all liabilities.			230,020	
		-		
Total liabilities, including	statutory depos	it and surplus,	\$1,085,936	71

### IV. INCOME DURING THE YEAR.

Premiums received in cash	
premiums	
Actual cash premiums	\$1,131,481 14
Interest on bonds, and dividends on stocks	31,826 49
Actual cash income	\$1,163,307 63
V. EXPENDITURE DURING THE YEAR.	

Amount paid for losses (including \$114,332.88 occur-			
ring in previous years)	\$602,413 98		
Deduct salvages and reinsurance	7,166 55		
Net amount paid for losses		\$595,247	43
Commissions and brokerage		263,847	34
Salaries and all office expenses		46,753	21
Actual cash expenditure		\$905,847	98

### VI. MISCELLANEOUS.

### Risks and Premiums.

220000 0000 2 000000000		
In force on the 31st day of December of the preced-	Fire.	Premiums.
ing year	\$56,281,661	\$705,097 00
Written or renewed during the year	121,942,423	1,250,644 15
Totals	\$178,224,084	\$1,955,741 15
Deduct those expired and marked off	89,280,273	988,723 18
In force at the end of the year	\$88,943,811	\$967,017 97
Deduct amount reinsured	106,000	1,336 45
Net amount in force	\$88,837,811	\$965,681 52

### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums	Fraction	Premiums unearned.
1886	One year or less	\$65,541,839	\$745,199 46	1-2	\$372,599 73
1885	Two years	716,254	4,769 45	1-4	1,192 36
1886}	. I wo years	3,704,339	28,557 58	3-4	21,418 18
1884		975,415	15,678 24	1-6	2,613 04
1885	Three years	2,857,318	30,846 78	I-2	15,423 39
1886 J		6,735,885	61,195 30	5-6	50,996 08
1883		102,454	1,205 00	1-8	150 62
1884	Four years	131,259	1,714 00	3-8	642 75
1885	. 1041 ) 0410	143,827	1,868 00	5-8	1,167 50
ال ا		804,716	5,941 74	7-8	5,199 02
1882		2,098,682	17,156 00	I-IO	1,715 60
1883		342,875	3,248 00	3-10	974 40
1884	Five years	805,638	6,114 00	1-2	3,057 00
1885		1,089,416	12,116 00	7-10	8,481 20
1886 j		2,365,245	27,178 28	9-10	24,460 45
ر ۱88۱	Six years				
1882	Seven years	422,649	2,893 69	Various	2,604 32
1883	Ten years	422,049	2,093 09	1411040.	2,004 32
1886 j	2011 300101				
Tot	als	\$88,837,811	\$965,681 52		\$512,695 64

Premiums received in U. S. since the admission of the Company	\$4,884,343 00
Losses paid in U.S. since the admission of the Company	3,042,159 00
Losses incurred during the year	591,105 00
Business in Connecticut, 1886.	
Fire risks taken (no inland)	\$2,304,462 00
Premiums received	26,100 00
Losses paid	16,133 00
Losses incurred	17,580 00

# UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

Admitted to the United States, September, 1874.

Resident Manager, GEORGE O. CARPENTER, Boston, Mass.

Attorney in Connecticut, Insurance Commissioner.

### I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

### II. ASSETS.

Stocks and Bonds owned by the Company.

Par Value. Market Value.

UNITED STATES AND STATE BONDS-	-	,1.14.1100 14.4001	
United States 4½ p. c. reg	\$140,000 00	\$154,000 00	
United States 4 p. c. reg	201,000 00	257,280 00	
Ohio 3 p. c	100,000 00	104,500 00	
Georgia 6 p. c	25,000 00	27,000 00	
BANK STOCKS—			
Canadian Bank of Commerce	40,000 00	50,000 00	
Imperial Loan & Investment Co	25,000 00	29,500 00	
Dominion Loan & Investment Co.,	15,000 00	16,200 00	
Miscellaneous—			
Dominion of Canada stock	115,350 00	119,387 25	
Totals	\$661,350 00	\$757,867 25	\$757,867 25

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WESTERN ASSURANCE COMPANY.	419
Cash in Company's office	14,546 17
Cash deposited in banks	93,686 32
Cash deposited in State of Mississippi	15,000 00
Gross premiums in due course of collection	70,416 18
Bills receivable, not matured, taken for premiums	21,040 84
Assets at their actual value	\$972,556 76
III. LIABILITIES.	
Losses reported and unadjusted \$54,950 75	
Losses resisted	
Gross amount of unpaid losses	
Net amount of unpaid losses	\$62,450 75
Unearned premiums on risks, one year or less \$320,161 81	
Unearned premiums on risks, more than one year 141,356 21	
Unearned premiums on inland navigation risks 9,828 50	
Unearned premiums as computed above	471,346 52
Commissions and brokerage	11,736 03
Total liabilities, except statutory deposit and surplus	\$545,533 30
Statutory deposit	200,000 00
Surplus beyond all liabilities	227,023 46
Under special deposits in various States \$95,605 50	
Total liabilities, including statutory deposit and surplus,	\$972,556 76
IV. INCOME DURING THE YEAR.	
Fire. Marine and Inland.	
Premiums received in cash \$934,378 56 \$153,383 55	
Deduct reinsurance, rebate, abate-	
Deduct reinsurance, rebate, abatement, and return premiums 157,246 76 18,234 43	
	\$912 <b>,</b> 280 92
ment, and return premiums 157,246 76 18,234 43	
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12	\$912,280 92 <b>2</b> 9,414 27
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks	\$912 <b>,</b> 280 92
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks	\$912,280 92 <b>2</b> 9,414 27
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks	\$912,280 92 29,414 27 \$941,695 19
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks	\$912,280 92 29,414 27 \$941,695 19
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks	\$912,280 92 29,414 27 \$941,695 19
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks  Actual cash income  V. EXPENDITURE DURING THE YEAR.  Fire. Marine and Inland.  Amt. paid for losses (inc. \$66,385.28 occurring in previous years) \$517,343 46 \$86,687 27  Deduct salvages and reinsurance 13,341 04 1,450 32	\$912,280 92 29,414 27 \$941,695 19
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks	\$912,280 92 29,414 27 \$941,695 19
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks	\$912,280 92 29,414 27 \$941,695 19 \$589,239 37 162,026 91
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks	\$912,280 92 29,414 27 \$941,695 19 \$589,239 37 162,026 91 23,000 00
ment, and return premiums	\$912,280 92 29,414 27 \$941,695 19 \$589,239 37 162,026 91 23,000 00 21,900 30
ment, and return premiums 157,246 76 18,234 43  Actual cash premiums \$777,131 80 \$135,149 12  Interest on bonds and dividends on stocks	\$912,280 92 29,414 27 \$941,695 19 \$589,239 37 162,026 91 23,000 00

VI.	MISCELLA	ANEOUS.			
A	Risks and Pre	miums.			
In force on the 31st day of Dece	-			Premium	s.
ing year			32,068	\$900,740	
Written or renewed during the y	ear	65,7	79,065	960,927	28
Totals		\$130,30	51,133	\$1,861,668	02
Deduct those expired as	nd marked off	67,4	36,986	931,842	44
In force at the end	of the year	\$62,93	 24,147	\$929,825	58
Deduct amount rei	nsured	1,7:	29,440	32,816	_
Net amount ir	force	\$61,19	94,707	\$897,008	82
		Marine a	ıd Inlar		
In force at the end of the year		\$1,0	15,953	\$19,657	00
Recapitulation	n of Fire Ris	ks and Premin	ms.		
Year	Amount	Gross Premiums		on Premium	
written. Term.	covered.	charged.	uneari	ed. unearne	d.
1886 One year or less	\$42,497,170	\$640,323 62	I-2	\$320,161	
1884)	4,451,352	52,363 94	1-6	8,727	_
1885 Three years	3,960,422	55,774 27	1-2	27,887	
1886J	5,219,279	71,534 59	5-6	59,612	
1882	648,409	9,283 64	1-10	928	_
1883	876,095	13,907 19	3-10	5,172	
Five years	976,067	15,794 42	I-2	<b>7,</b> 897	
1885	1,081,828	15,462 79	7-10	10,823	
1886	1,484,085	22,564 36	9-10	20,307	93
Totals	\$61,194,707	\$897,008 82	•••	\$461,518	02
Premiums received in U.S. since	the admission	of the Compa	ny	\$8,413,102	77
Losses paid in U. S. since the ad				5,614,788	17
Losses incurred during the year, f	ire \$506,425.7	o, marine and i	nland,		
\$85,829.14				592,254	84
Special deposits for the exclusive	-				
States of Virginia \$40,000.00					
000.00, liabilities, \$29,120					
liabilities, \$8,856.23; Geor			\$24,-		
828.19; Mississippi, \$25,000	0.00, habilities	, \$23,311.88.			
Busin	ess in Connec	ticut. 1886.			
Fire risks taken (no inland)		•		\$178 ato	00
Premiums received				\$178,310	
richidilis received	• • • • • • • • • • • •		• • • • •	2,451	44

Losses paid.....

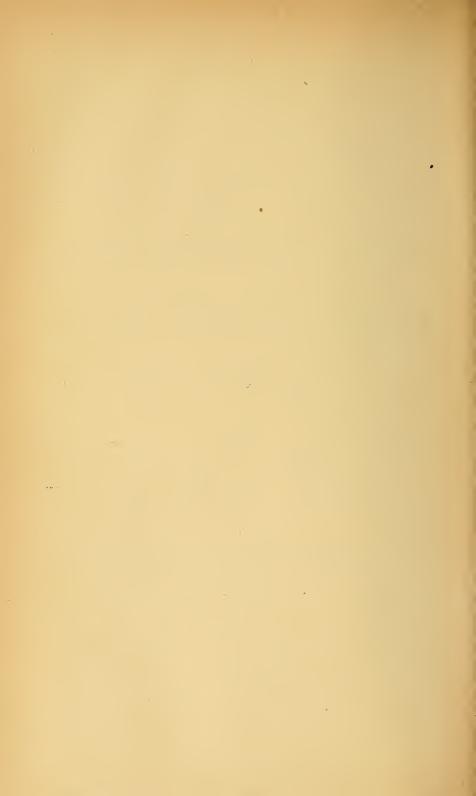
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# FIDELITY INSURANCE COMPANY

OF ANOTHER COUNTRY.

ABSTRACT COMPILED FROM ITS ANNUAL STATE-MENT, SHOWING ITS CONDITION ON THE 31ST DAY OF DECEMBER, 1886.



# UNITED STATES BRANCH OF THE GUARANTEE COMPANY OF NORTH AMERICA,

### MONTREAL, CANADA.

Admitted to the United States, January 1, 1881.

JAMES FERRIER, President.

JAMES GRANT, Secretary.

Manager, EDWARD RAWLINGS, Montreal, D. of C.

Attorney in Connecticut, Insurance Commissioner.

### I. CAPITAL DEPOSIT.

I. CAPITAL DEPOSIT.	
Amount deposited in United States for security of all policy-holders	\$200,000 00
II. ASSETS IN THE UNITED STATES.	
Value of real estate owned by the Company unencumbered	<b>\$36</b> 8 98
Loans on bond and mortgage (first liens), not more than one year's interest due	3,487 81
Bonds owned by the Company.	
Par Value. Market Value. United States Bonds—	
United States 4½ p. c	
City of Toronto 6 p. c 10,000 00 11,450 00	
City of Richmond, 6 p. c 1,000 00 1,110 00	
Totals\$225,000 00 \$250,100 00	250,100 00
Cash in banks in United States	54.397 26
Interest due and accrued on stocks and bonds	832 50
Gross premiums in due course of collection	17,115 28
Items not admitted, office furniture \$2,403 91	
Assets of the Company at their actual value	\$326,301 83
III. LIABILITIES.	
Losses reported and unadjusted	\$11,061 67
Unearned premiums on risks, one year or less	81,042 46
Commissions and brokerage	855 76
Total liabilities, except statutory deposit and surplus	\$92,959 89
Statutory deposit	200,000 00
Surplus beyond all liabilities	33,341 94
Under special deposit in Virginia \$4,925 09_	

Total liabilities, including capital and surplus...... \$326,301 83

### IV. INCOME DURING THE YEAR.

Deduct reinsurance, rebate, abatement and return	\$199,482 07	
premiums		
Actual cash premiums		\$176,494 70
Interest on loans and bonds, and dividends on stocks.	• • • • • • • • • •	10,535 40
From all other sources, claims recovered		15,767 77
Mortgages on real estate paid	\$3,442 83_	
Actual cash income	••••••	\$202,797 87
V. EXPENDITURE DURING T	HE YEAR.	
Amount paid for losses (including \$6,168.65 occurring		
years)		\$59,378 67
Dividends to stockholders		5,743 50
Commissions and brokerage		6,426 24
Salaries and fees		22,100 58
Taxes		4,026 63
All other payments		35,786 24
Actual cash expenditure		\$133,461 86
VI. MISCELLANEOUS	3.	
Risks and Premiums.		•
In force on the 31st day of December of the preced-	Guarantee Risks.	Premiums.
In force on the 31st day of December of the preceding year	\$19,479,050	\$152,770 14
In force on the 31st day of December of the preced-		
In force on the 31st day of December of the preceding year	\$19,479,050 26,625,250	\$152,770 14 176,488 20
In force on the 31st day of December of the preceding year  Written or renewed during the year	\$19,479,050	\$152,770 14
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals	\$19,479,050 26,625,250 \$46,104,300 23,543,675	\$152,770 14 176,488 20 \$329,258 34 154,887 81
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off	\$19,479,050 26,625,250 \$46,104,300	\$152,770 14 176,488 20 \$329,258 34
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amount in force	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625 1,581,100 \$20,979,525	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53 12,285 61 \$162,084 92
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amount in force  Premiums received in U. S. since the admission of the Company of	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625 1,581,100 \$20,979,525 Company	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53 12,285 61 \$162,084 92 \$742,129 44
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amount in force  Premiums received in U. S. since the admission of the Company part of the Company par	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625 1,581,100 \$20,979,525 Company	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53 12,285 61 \$162,084 92 \$742,129 44 254,239 42
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amount in force  Premiums received in U. S. since the admission of the Company of	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625 1,581,100 \$20,979,525 Company	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53 12,285 61 \$162,084 92 \$742,129 44
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amount in force  Premiums received in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the admission of the Companions paid in U. S. since the	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625 1,581,100 \$20,979,525 Company ny	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53 12,285 61 \$162,084 92 \$742,129 44 254,239 42
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amount in force  Premiums received in U. S. since the admission of the Companion of the Companion of the Companion of the States incurred during the year in United States  Special deposit for the exclusive protection of policy-best State of Virginia, \$15,000, liabilities, \$4,925.09.  Business in Connecticut, 18	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625 1,581,100 \$20,979,525 Company ny	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53 12,285 61 \$162,084 92 \$742,129 44 254,239 42 64,271 69
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amount in force.  Premiums received in U. S. since the admission of the Companion of the Companion of the States incurred during the year in United States  Special deposit for the exclusive protection of policy-best State of Virginia, \$15,000, liabilities, \$4,925.09.  Business in Connecticut, 18  Guarantee risks taken	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625 1,581,100 \$20,979,525 Company ny	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53 12,285 61 \$162,084 92 \$742,129 44 254,239 42 64,271 69
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amount in force.  Premiums received in U. S. since the admission of the Companion of the Companion of the States incurred during the year in United States  Special deposit for the exclusive protection of policy-best State of Virginia, \$15,000, liabilities, \$4,925.09.  Business in Connecticut, 18  Guarantee risks taken  Premiums received	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625 1,581,100 \$20,979,525 Company ny	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53 12,285 61 \$162,084 92 \$742,129 44 254,239 42 64,271 69
In force on the 31st day of December of the preceding year  Written or renewed during the year  Totals  Deduct those expired and marked off  In force at the end of the year  Deduct amount reinsured  Net amount in force.  Premiums received in U. S. since the admission of the Companion of the Companion of the States incurred during the year in United States  Special deposit for the exclusive protection of policy-best State of Virginia, \$15,000, liabilities, \$4,925.09.  Business in Connecticut, 18  Guarantee risks taken	\$19,479,050 26,625,250 \$46,104,300 23,543,675 \$22,560,625 1,581,100 \$20,979,525 Company ny	\$152,770 14 176,488 20 \$329,258 34 154,887 81 174,370 53 12,285 61 \$162,084 92 \$742,129 44 254,239 42 64,271 69

# STATISTICAL TABLES.

CAPITAL, ASSETS, LIABILITIES, SURPLUS, AND PER CENT. OF ASSETS TO AMOUNT AT RISK, OF FIRE, MARINE, AND INLAND INSURANCE COMPANIES, DECEMBER 31, 1886. TABLE 1.

Per cent, of net Assets to Amount at Risk.	23. 23. 33. 45. 25. 25. 25. 25. 25. 25. 25. 25. 25. 2	2.38	Per cent. of net Assets to Amount at Risk.	7.20 1.66 1.55
Surplus over all Liabilities,	\$3.450,221 37 424,870 54 1,789,986 54 69,074 13 563,468 49 45,882 51 132,882 51 132,882 51 132,882 51 1,022,345 67 100,715 54	\$7,743,062 41	Surplus of Cash Assets over Liabilities.	\$19,840 50 *-526 64 7,000 00 4,920 05 298,664 66
Liabilities, Including Capital.	\$6,118,618 19 1,724,431 06 3,265,959 71 254,870 31 1,406,438 34 5,6028 40 1,484,087 15 135,850 23 3,719,957 94 408,132 83	\$18,574.373 95	Liabilities.	\$3,094 67 1,439 23 430 00 1,490 12 67,444 68
Surplus as regards Policy-holders.	\$7,450,221 37 1,424,870 54 3,039,986 54 269,074 13 1,563,468 49 95,882 51 1,132,886 45 245,611 17 3,022,345 67 302,715 54	\$18,545,062 41	Surplus of Cash Assets over Liabilities,	\$19,840 50 *—526 64 7,000 00 4,920 05 298,664 66
Liabilities, Excluding Capital.	\$2,118,618 19 724,431 06 2,015,959 71 54,870 31 406,438 34 6,028 40 484,087 15 33,850 02 1,719,957 94 208,132 83	\$7,772,373 95	Liabilities.	\$3,094 67 1,439 23 430 00 1,490 12 67,444 68
Gross Assets.	\$9,568,839 \$6 2,149,301 60 5,055,946 25 323,944 44 1,969,906 83 101,910 91 1,616,973 60 279,461 19 4,742,303 61 508,848 37	\$26,317,436 36	Cash Assets.	\$22,935 17 912 59 7,430 00 6,410 17 366,109 34
Paid-up Capital.	\$4,000,000 00 1,000,000 00 1,250,000 00 1,000,000 00 50,000 00 1,000,000 00 2,000,000 00 2,000,000 00	\$10,802,000 00	Premium Notes.	\$10,501 50 21,907 00 13,668 64 15,633 53 249,421 20
NAME OF COMPANY.	Stock Companies of Comeetlout.  Ætna, Hartford.  Connecticut, Hartford.  Hartford, Hartford.  Meriden, Meriden.  National, Hartford.  Norwalk, Norwalk.  Orient, Hartford.  Peoples, Middletown.  Peoples, Martford.  Peoples, Martford.  Security, New Haven.	Totals	NAME OF COMPANY.	Mutual Companies of Connecticut. Danbury, Danbury. Farmers, Suffield Farmington Valley, Farm'ton Greenwich, Greenwich

2 2 1 1 2 2 2 1 4 2 2 2 2 2 2 2 2 2 2 2	1.59	Per centof net Assets to Amount at Risk.	2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2
103 91 84,598 70 5,747 81 64,592 01 11,252 08 5,982 01 11,252 08 5,987 13 30,290 46 42,437 76 10 60 34,844 07	\$1,059,176 49 *Deficit.	Surplus over all Liabilities.	\$230,682 02 902,049 88 301,272 66 552,874 52 222,541 50 25,736 69 23,555 86 20,460 87 281,400 87 281,400 87 54,710 56 332,427 57 332,427 57 34,710 56 3,480 97 176,459 48
9,263 13 705 72 122,236 38 9,949 52 1,030 47 10,941 12 41,021 60 405 48 27,533 63	\$297,968 49	Liabilities, including Capital, Scrip, and Special Funds.	\$1,672,431 68 946,264 98 993,165 04 1,757,185 53 1,035,489 53 2,227,543 20 2,227,543 20 2,227,543 20 2,227,690 28 707,723 80 413,388 67 251,690 28 707,723 80 413,386 70 396,931 83
103 91 84,598 70 5,747 81 444,413 39 69,592 01 11,252 08 5,290 43 30,290 43 42,437 76 42,437 76 34,844 07	\$1,059,176 49 *Deficit.	Surplus as regards Policy-holders.	\$730,682 02 1,502,049 88 1,101,272 66 1,052,874 50 822,541 50 225,736 69 2,033,555 86 2,033,555 86 2,033,555 86 2,033,555 86 2,033,555 86 2,033,555 86 2,03,450 77 503,498 09 300,281 376,459 48
9,263 13 705 72 122,236 38 9,949 52 1,030 47 982 74 10,941 12 41,021 60 405 48 27,533 63	\$297,968 49	Liabilities, excluding Capital, Scrip, and Special Funds.	\$1,172,431 68 346.264 98 193,165 04 1,257,185 53 435,458 53 28,364 58 227,543 20 32,148 85 312,888 85 51,690 28 488,679 28 20,772 38 163,388 163,388 163,388
103 91 93,861 83 6,453 53 566,649 77 79,541 53 12,282 55 6,969 87 41,231 58 83,459 36 62,377 70	\$1,357,144 98	Gross Assets.	\$1,903,113 70 1,848,314 86 1,294,437 70 2,310,059 75 1,258,000 84 2,54,101 27 2,561,099 06 2,521,101 27 2,521,99 06 1,194,289 06 1,194,289 06 1,194,289 06 1,1221,106 84 7,11,221 89 463,664 94 469,086 62 458,542 80
13,283 30 24,073 75 24,073 75 9,923 70 42,518 88 290,237 00 14,906 36 269,836 25	\$975,911 11	Paid-up Capital.	\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
Harwinton, Harwinton. Litchfield, Litchfield Madison, Madison. Middlesex, Middletown. New London Co., Norwich. Norwich, Norwich. Rockville. State, Hartford. Tolland County, Tolland. Washington. Washington.	Totals	NAME OF COMPANY.	Stock Companies of other States. Agricultural American, N. J American, Pa. American Exchange American Exchange Anglo-Nevada Atlantic. Buffalo German Citizens, O. Citizens, N. Y Citizens, Pa. Citizens, Pa. Commerce

TABLE 1-CONTINUED.

Percent. of net Assetsto Amount at Risk,	1 2 2 2 1 1 2 4 4 4 2 1 1 1 2 2 2 1 1 1 2 2 2 2
Surplus over A	174,856 93 193,107 75 197,686 12 111,524 24 827,063 18 827,063 18 328,339 13 27,494 48 1,344,273 14 967,847 48 1,6024 36 16,024 36 178,376 80 178,376 80 175,280 29 745,105 89 38,403 23
Liabilities, including Capital, Scrip, and Special Funds	5,065,124 35 321,887 18 421,887 18 445,087 32 324,510 07 3,517,141 46 1,707,315 68 84,1124 30 26,397 31 1,186,847 79 1,186,847 79 326,500 67 917,240 10 2,033,997 02 6,427,710 63 6,020,555 09 421,425 44 835,633 32 259,112 05 6,20,555 09 421,425 44 835,633 32 259,112 05 6,577 63 6,577 63 6,577 63 6,577 63 6,577 63 6,577 63 6,577 63 6,577 63 835,633 32 835,633 32 835,633 32 835,633 32 835,633 83 835,633 83
Surplus as regards Policy-holders.	2,374,856 93 293,107 75 407,680 12 1,324,947 22 1,324,947 22 1,324,947 12 1,367,847 48 1,367,847 48 1,367,847 48 1,367,847 48 1,665,811 24 1,665,811 24 1,665,811 24 1,567,903 67 4413,795 05 288,140 52 275,590 33 823,183 52 275,590 33 823,183 52 275,590 33 823,183 52 275,590 33 823,183 52 275,590 33 823,183 52 275,590 33 275,590 33 275,590 33 275,590 33 275,590 33 275,590 33 275,590 33 275,590 33 275,590 33 276,282 58
Liabilities, excluding Capital, Scrip, and Special Funds.	\$2,865,124 35 121,887 18 121,887 18 124,510 5 32 124,510 5 32 124,510 5 32 103,039,641 46 707,315 68 23,472 3 94 1,849,234 76 891,60 66 454,982 87 126,500 67 717,240 10 1,033,997 02 277,710 63 3,625,50 9 25,829 33 25,829 33 171,425 44 435,633 32 171,425 44 171,425 44 171,425 44
Gross Assets.	\$5,239,981 28 414,994 93 414,994 93 436,034 44 436,034 64 2,032,262 90 1,632,454 43 291,448 15 291,448 15 291,448 15 1,353,54 90 2,529,344 51 1,355,588 66 3,45,55 93 1,383,051 34 2,574,900 69 7,841,543 72 759,103 92 8,412,072 90 8,412,072 90 8,412,072 90 8,412,072 90 8,412,072 90 1,558,816 84 457,015 77 1,258,816 84 454,015 77 1,258,816 84 454,015 77 1,258,816 84
Paid-up Capital.	\$1,000,000 00 300,000 00 477,500 00 1,000,000 00 200,000 00 1,000,000 00 1,000,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00
NAME OF COMPANY.	Continental  Eliot  Equitable Farragut Fire Association Fireman's Fund Firemen's Firemen's Firem National Franklin Germania Germania Girard Glens Falls Greenwich Hanover Home Howard Insurance Co. of N. America Insurance Co. of State of Pa. Jersey City Merchantis, N. J. Merchantis, N. J. Merchantis, N. J. Merchantis, N. Y. Montault.

1.87	1.97	3.01	1.857	1.72 1.40 1.11	3.81 2 30	3.26	3.46	1.35	2.82 1.50 1.72	2.04
319,302 98 237,759 15 278,720 57			19,330 41 64,619 73 557,086 78 52,424 34	113,677 17 17 173,836 76 679,820 92	411,122 02 10.517 22		72,343 12 260,293 98 128,936 59 310,510 68	\$22,883,577 97		\$856,507 57
382,624 49 954,104 18		238,232 71 1,507,714 64	318,458 04 4,962,422 02 364,120 72	928,951 29 494,097 55 2,365,094 32	863,370 TO 459,709 64 865 147 82	751,186 78	350,234 73 351,516 14 1,841,607 50 993,616 22	1,121,763 30 \$81 397,141 57	288,693 24 136,053 86 221,231 48	\$645,978 58
569 302 98 737,759 15 578,730 57		1,627,426 40	264,619 73 1,557,086 78 252,424 34	513,677 17 373,836 76 1,679,820 92	811,122 02 360,517 22 1.002,122 66	405,886 78 870,790 30	372,343 12 510,293 98 1,128,936 59 610,510 68	\$13,246 25	519,184 40 143,296 18 294,026 99	\$956,507 57
	1,308,236 38 489,629 53	38,232 71			463,370 TO 109,709 64 365,147 82		\$20,234 73 101,516 14 841,607 50 693,616 22		188,693 24 136,053 86 221,231 48	502,486 15 \$545,978 58
701,927 47 1,191,863 33 827,895 79	2,297,576 55	2,735,141 04	383,077 77 5,519,508 80 416,545 06	1,042,628 46 667,934 31 3,044,915 24	1,274,492 12 470,226 86 1,368,271 48	782,073 56	092,577 05 611,810 12 1,970,544 09 1,304,126 90		\$707,877 64 279,350 04 515,258 47	\$1,502,486 15
250,000 00 500,000 00			200,000 00 1,000,000 00 200,000 00	400,000 00 200,000 00 I,000,000 00	400,000 00 350,000 00 500,000 00	375,000 00	300,000 00 250,000 00 1,000,000 00 300,000 00	8 8	\$100,000 00	\$100,000 00
Newark New Hampshire. New York Bowery.	Niagara Northwestern National Pacific	Park Pennsylvania Peoples, N. H.	Peoples, N. Y. Phenix Prescott	Providence Washington Rochester German Springfield	Spring Garden Sterling Traders	Union, Pa	United States Washington.	Williamsburg City	Mutual Companies of other States. Holyoke	Totals

\* Excluding \$22,500 in Co.'s own stock.

TABLE i-Conciuded.

Percent. of net Assets to Amount at Risk.	1. 44. 1
Surplus over all liabilities.	\$188,397 95 155,668 43 797,376 52 185,831 52 595,317 53 309,893 98 600,720 55 419,153 79 354,960 21 1,815,999 36 566,754 95 47,533 98 540,099 59 2,144,676 39 2,144,676 98 1447,53 98 1447,53 18 230,020 60 227,022 58 840,407 99 840,407 99 840,407 99 840,407 99 840,407 99 840,407 98 840,407 98 840,407 98 840,407 98
Liabilities in- cluding Statutory deposit.	\$629,455 49 590,577 82 1,798,937 35 762,013 76 7762,013 76 7762,013 76 1,019,785 08 1,098,141 08 4,643,890 11 3,762,242 30 801,002 09 993,600 89 1,612,508 54 821,921 56 788,188 56 1,458,436 23 1,477,567 51 2,689,454 86 599,506 08 3,51,47 87 855,916 11 745,533 30 \$26,197,065 67
Surplus as regards Policy-holders in United States.	\$388,397 95 355,608 43 355,608 43 385,831 52 795,313 52 795,831 52 795,831 52 795,832 25 619,153 79 554,90 29 2,015,999 36 765,74 95 765,74 95 765,74 95 765,75 18 740,909 59 2,340,67 95 1,040,40 96 549,205 86 549,205 86
Liabilities excluding Statutory Deposit in U. S.	\$429,455 49 390,577 82 1,598,937 35 562,013 76 575,592 27 624,519 92 819,785 08 898,141 08 263,890 11 3,562,242 30 601,002 09 7,713,600 89 1,713,600 89 1,727,507 89 1,258,436 23 1,277,507 81 1,277,507 81 1,277,507 80 1,157,062 08 1,157,062
Assets in United States.	\$817,853 44 746,186 25 2,596,313 87 947,845 28 1,370,90 54 1,134,413 90 1,620,50 63 1,117,294 87 8,134,64,001 18 1,544,535 71 1,250,781 93 1,250,781 93 1,250,781 93 1,250,781 93 1,250,781 93 1,349,974 79 1,706,267 94 5,503,06 05 1,349,974 79 1,706,267 94 5,503,06 05 1,349,974 79 1,706,267 94 5,503,06 05 1,349,974 79 1,706,267 94 5,503,06 05 1,349,974 79 1,706,267 94 5,503,06 05 1,349,974 79 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,706,267 94 5,503,06 05 1,
Deposit in United States.	\$200,000 00 200,000 00 200,000 00 200,000 00 201,000 00 201,000 00 200,000 00 270,000 00 270,000 00 270,000 00 270,000 00 270,000 00 270,000 00 270,000 00 270,000 00 270,000 00 270,000 00 270,000 00 200,000 00 200,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00 225,000 00
NAME OF COMPANY.	Companies of other Comitties.  British America, D. of C. City of London, England Commercial Union, England Fire Association, England Guardian, England Hamburg-Bremen, Germany. Imperial, England Liverpool & L. & G., Eng London & Lancashire, Eng London & Lancashire, Eng London & Lancashire, Eng Nor. British & Mercan., Eng Nor. British & Mercan., Eng Norwich Union, England Pheenix, England Oueen, England Scottish Union, Scotland Wayal, England Scottish Union, Scotland Scottish Union, Scotland Sun, England Trans-Atlantic, Germany United Fire Reins. Co., Eng. Western Assurance, D. of C. Totals

TABLE 2. ITEMS COMPOSING THE ASSETS ON THE 31ST DAY OF DECEMBER, 1886.

Total Assets.	\$9,568,839 56 2,449,301 60 5,055,946 25 1,369,906 83 101,910 91 1,616,973 60 2,79,461 19 4,742,303 61 508,848 37 508,848 37 508,848 37 366,109 34 103 91 366,109 34 103 91 366,109 34 11,238 55 6,659 77 79,541 53 12,282 55 6,969 87 41,231 58 83,459 36 416 08 416 08
All other Assets.	\$1,345 02 42,806 86 21,730 38 7,530 38 7,530 38 19,491 09 5,855 03 475 00 475 00 475 00 6,650 00 479 35
Gross Prems, in course of Collection.	\$356,516 64 \$374,380 20 147,106 30 97,798 30 352,675 55 359,042 74 19,163 79 15,338 20 15,038 92 15,338 20 15,908 92 31 2,160 00 15,046 17 227,113 05 38,346 31 32,369 27 2,012 50 6,410 17 2,544 54 2,056 55 77 1,251,730 33 2,012 50 6,410 17 25,841 54 2,056 55 103 91 103 91 28,724 99 28,724 99 28,724 99 28,724 99 28,724 99 28,724 99 28,724 99 28,724 99 28,724 99 28,724 99 28,724 90 28,724 90 29,346 85 29,346 85 11,734 01 11,734 01 12,669 83 11,528 44 25,346 85 11,825 593 93 11,734 01 12,669 83 11,528 45
Cash in Office and Bank.	\$\begin{array}{c} \psi 11,180 \text{ on } & \psi 356,516 \text{ 64} & \psi 374,380 \text{ 20} &  8,050 \text{ on } &  17,106 \text{ 30} &  97,798 \text{ 30} &  97,798 \text{ 30} &  97,798 \text{ 30} &  35,026 \text{ on } &  9,025 \text{ 31} &  201 \text{ 73} &  201 \text{ 22},000 \text{ on } &  1,728 \text{ 73} &  201 \text{ 22},000 \text{ on } &  15,046 \text{ 17} &  27,113 \text{ os } &  2,023 \text{ 31} &  2,160 \text{ on } &  25,046 \text{ 17} &  27,113 \text{ os } &  2,025 \text{ 37} &  2,25 \text{ 64} \text{ 18} &  2,267 \text{ 80} &  2,267 \text{ 80} &  2,246 \text{ 85} &  2,244 \text{ 85} &  2,245 \text{ 86} &  2,244 \text{ 87} &
Loans on Collateral.	
United States All other Bonds and Stocks.	\$349,850 00 \$7,493,636 00 125,370 00 1,124,677 00 119,000 00 38,475 00 119,000 00 38,238 88 129,000 00 3,236,961 32 299,053 50 1,24,620 00 16,760,297 23 11,050 00 5,124 00 11,050 00 5,124 00 5,124 00 2,420 00 5,124 00 2,420 00 3,48,640 00 3,6479 42 848,640 00 \$1,020,629 65
United States Bonds.	\$349,850 00, 125,370 00 225,255 00 1174,875 00 119,000 00 129,000 00 11,050 00 2,420 00 2,420 00 \$48,640 00
Loans on Bond and Mortgage.	\$43.595 00 564,850 00 11,173,900 00 23,000 00 17,950 00 17,950 00 17,950 00 19,750 00 3,400 00 2,500 00 2,500 00 2,600 00 2,600 00
Value of Real Estate.	\$358,336 70 \$\$43,595 00 \$\$349,850 00 \$\$7,493,636 00 \$8,4450 00 564,850 00 125,370 00 1,124,677 00 226,525 00 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,181,420 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 2,180 50 50 50 50 50 50 50 50 50 50 50 50 50
NAME OF COMPANY.	Stock Cos. of Connecticut.  Hartford.  Meriden.  Notwalk. Orient. Peoples. Peoples. Peoples. Protals.  Totals.  Totals.  Totals.  Hartford County Hartford County Hartford County Hartford County Mutal Cos.  Remining to Security  Totals.  Totals.  Totals.  Totals.  New London Co.  New London Co.  Norwich.  Norwich.  Rockville.  State.  Tolland County Washington.  Workville.  State.  Tolland County Washington.  Vorwich.  Rockville.  State.  Tolland County Washington.

TABLE 2-CONTINUED.

				THE CONTINUED.	MINOED.				
NAME OF COMPANY.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks,	Loans on Collateral.	Cash in Office and Bank.	Gross Prems. in course of Collection.	All other Assets.	Total Assets.
Stook Cos of other States.				3					
Agricultural	\$155,417 46	\$990,999 77	\$256,566 50	\$144,971 80	\$54,213 77	\$168,987 13	\$81,010 IO	\$51,037 17	
American, N. J	374,357 75	727,182 00	637,500 00			65,829 95	20,158 46	23,286 70	1,848,314 86
American, N. Y		65,720 00	494,500 00	508,274 00	175,000 00	21,115 62	28,709 79	1,118 29	
American, Pa	185,673 00	728,039 50	137,512 50	1,024,904 92	72,900 00	99,761 94	41,005 45	20,262 44	2,310,059 75
American Central	:	:	133,000 00	852,500 00	105,000 00	97,452 37	70,048 47	:	1,258,000 84
American Exch'ge	22,050 11	0,000 00	156,662 50	47,515 00	2,600 00	5,993 11	9,511 64	16 291	254,101 27
Anglo-Inevada	7 -0 - 7	557,500 00	02,500 00	1,522,050 00	: : : : : : : : : : : : : : : : : : : :	24.527 35		13,385 41	2,261,099 06
Atlantic	150,180 20			84,993 00	:::::::::::::::::::::::::::::::::::::::	4,390 57	4,070 90	2,559 19	252,193 92
Surfalo German	275,000 00	284,150 00	259,600 00		110,000 00	135,151 54	44,935 48	5,115 54	1,194,289 61
Citizens, U		: : : : : : : : : : : : : : : : : : : :	65,003 50	_		28,430 73	15,636 61	:	306,400 84
Citizens, N. Y	142,000 00	55,900 00	382,500 00		219,400 00	31,513 92	74,134 75	9,558 18	1,121,106 85
Citizens, Fa	108,000 00	205,543 34	26,932 50	222,480 00	81,089 00	30,510 89	32,167 29		711,221 89
Chuton		26,400 00	239,580 00	148,568 75	:	9,959 56	37,491 64		
Commerce	30,000 00	32,000 00	274,000 00		16,500 00	21,291 95	6,757 84		469,08662
Commercial	2,000 00	195,594 58	63,625 oc		4,500 00	21,267 98	69.158 56	••	
Continental	693,500 00	304,810 00	1,481,990 00	1,7	70,300 00	336,880 97	232,876 40	3	5,239,981 28
E110t	:	65,200 00	104,737 50	189,535 50	5,000 00	20,177 67	26,070 09		414,994 93
Equitable	129,900 00	83,400 00	51,350 00	235,420 00	00 006	23,511 70		3,011 60	552,765 44
r arragut	0,000 00	9,500 00	131,750 00	243.777 50	4,800 00	18,297 59		374 30	
Fire Association	53,050 00	1,208,937 98	400,200 00	2,226,818 50	00 008,96	152,749 72	168,144 26		
Fireman's Fund	325,051 99	202,100 00	508,000 00	480,370 00	139,500 00	203,495 22	139,993 22		2,052,262 90
Firemen's	137,144 91	772,324 00	39,200 00	630,981 67	15,875 00	35,406 36	7,891 64		
First National	1,500 00	190,990 50	:::::::::::::::::::::::::::::::::::::::	56,145,00	2,350 00	16,748 81	13,786 20		
Frankini	414,000 00	834,714 67	:::::::::::::::::::::::::::::::::::::::	1,150,728 43	296,600 00	116,933 83	62,227 60		(+)
German American.		:::	2,710,025 00	2,195,640 00	: : : : : :	73,923 57	213,044 33	875 00	٠,
Germania	535,000 00	96,500 00	958,912 50	701,355 00		12 604,16		3,413 33	2,529,244 51
Clear Pells	392,500 00	553,399 99	114,800 00	160,210 00	6,400 00	82,756 55		13,955 81	1,357,468 17
Granite State	14,025 00	510,003 75	598,000 00	189,700 00	: : : : : : : : : : : : : : : : : : : :	187,164 32	46,008 99	9,346 60	ĦÎ
Greenwich		9,000 00	201,900 00	71,782 44		32,003 25	26,190 17	1,589 17	
Hanover	1/0,000 00	13,100 00	313,225 00	583,375 00	156,650 00	47,230 25	84,732 31	9,738 78	_ `
	:	00 0061/6	1,390,203 001	00 5/6,010	30,000 001	11,500 00	154,324 72	0,327 091	2,574,900 09

22010 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
7,841,543 72 7,59,103 92 8,815,072 80 6,38,969 85 6,38,969 85 4,54,494 93 4,52,894 90 1,410,883 25 7,01,927 47 1,191,863 33 8,37,576 57 2,297,576 57 1,363,445 87 753,843 18 2,735,141 04 405,860 38 3,83,077 77 5,119,588 86	667,934 31 3,044,915 24 1,274,492 12 470,226 86 1,368,273 56 1,170,251 39 82,577 85 611,810,544 09 1,304,126 91 1,445,440 54
70 70 40 0 74 0 80 0 81 38 0 8 8 0 8 8 15	55 52 104, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
140,450 14,478 16,478 17,984 17,984 17,984 17,984 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,861 17,86	50 50 60 91,542 60 90,542 90,542 90,292 88 2,287 124,252 56,486,455
194,160 83 50,455 30 657,862 10 1,793 60 27,393 60 61,560 28 9 61,560 28 9 61,560 28 47,70 00 19 020 07 19 020 07 10 020 07 11 020 08 12 1,280 61 18,608 64 18,608 64 17,350 89 17,350 89 17,350 89 17,350 89 18,608 64 18,608 64 18,608 64 19,609 00 19,609 00 19,609 00 10,609 00 10,60	47,264 171,650 0 171,650 0 171,650 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0 170 0
0 1 00 1 0 1 0 1 0 1 1 1 1 0 0 0 1 1 0 0 0 0 1 0 0 0 1 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	88,622 66 47,264 16 6,992 74 66,994 1128,029 31 171,650 00 91,542 93 3,044,915 24 43,729 14 6,790 50 5,030 48 1,274,492 12 3,962 47 4711 16 17,054 91 1,368,27 48 6,598 48 44,446 95 12,415 71 17,352 21 892,577 85 10,383 48 18,705 14 17,352 21 892,577 85 10,383 61 126,461 87 92,925 62 11,970,544 99 92,92 62 12,970,544 99 92,92 62 12,970,544 99 92,92 62 12,970,544 99 92,92 62 13,04,126 99 92,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 88 10,678 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,782 892,78
449,000 00  15,000 00  15,000 00  26,300 00  55,000 00  33,700 00  20,000 00  33,912 50  33,500 00  33,912 50  33,500 00  1,000 00  1,000 00  34,912 50  35,000 00  1,000 00  11,200 00  3,700 00  11,200 00  80,758 76	26,900 00 220,500 00 220,500 00 28,000 00 41,000 00 51,500 00 1,350 00 1,350 00
9, 4,	67,500 00 2,137,590 00 458,512 00 376,495 00 663,895 00 399,854 50 76,513 00 126,450 00 443,200 00 443,200 00 38,268,853 58
n :	126,175 130,000 130,000 21,130 00 448,000 11,037 50 63,750 00 29,320 119,650 00 38,000 29,330,348 70 29,330,348
705,000 00 5,900 00 1123,550 00 104,700 00 445,027 00 103,600 00 40,500 00 614,871 02 312,485 00 198,846 86 313,400 00 34,500 00 140,250 00 102,925 00 294,900 00	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
1,378,991 22 150,000 00 363,003 59 128,800 00 125,782 47 37,450 00 53,800 00 70,000 00 110,000 00 110,000 00	61,066 75 96,353 00 223,300 00 113,695 98 208,000 00 110,000 00 145,300 00 300,000 00 300,540,790 92
Home.  Ins. Co. of No. Am. Ins. Co. of State Pa. Jersey City Merchants, N. J. Merchants, N. Y. Merchants, N. Y. Merchants, N. Y. Merchants, N. Y. Montauk. Nowark. Newark. New York Bowery. Niegara. Northwestern Nat Pacific. Pacific. Pacific. Pacific. Pacific. Percott. People's, N. Y. Prescott.	Rochester German, Springfield Spring Garden Sterling Traders Union, Pa United Firemen's United States Washington Westchester Williamsburg City.

# TABLE 2—CONCLUDED.

NAME OF COMPANY.	Value of Real Estate.	Value of Real Loans on Bond Estate, and Mortgage.		United States All other Bonds and Stocks,	Loans on Collateral.	Cash in Office and Bank.	Gross Prems. in course of collection.	All other Assets,	Total Assets.
Mutual Con. of other Staton Holyoke Merch'ts & Farm's. Oningy	\$25,000 00 30,000 00	\$77,200 00 84,750 00 82,530 07	\$51,400 00	\$537,072 00 92,323 92		\$9,974 49 58,219 63	\$269 90 3,556 49	\$6,961 25 10,500 00	\$707,877 64 279,350 04
Totals	\$70,500 00	**	\$51,400 00	\$938,480 92	\$51,500 00	\$87,632 66	₩.	ar¥	\$1,502,486 15
Cos. of other Countries.  British America City of London	-		\$419,825 00	\$297,418 75		\$55,194 14			\$817,853 44
Commercial Union. Fire Association	\$247,027 08		1,092,187 50	584,137 50		346,284 85	317,443 48	0.00	2,596,313 87
Guardian		\$20,000,00	1,020,000 00	437,204 00	\$45.000 00	302,029 87	40,879 67	8,000 00	1,370,909 54
Imperial	412,272 50		964,646 25	3,655 00		90,917 40	141,473 95		1,620,505 63
Lion. & Lon. & Globe	1.380.000 00	114,750 00	510,000 00	262.175.00	12,000 00	81,102 82	77,835 75	23,161 75	818,850 32
London			889,012 50	488,052 50		65,509 95	•	53,47,002	1,544,535 71
No. Brit. & Mercan.			2,008,888 00	1,019,527 89		132,687 44	248,767 52	4,102	3,428,507 90
Norwich Union			696,237 50	297,525 00		225,234 57	26,578 65	:	1,250,781 93
Queen Royal	382,928 92		950,632 88	289,840 64		172,129 79	211,919 89		2,018,477 10
Scottish Union	0/ /06/06/1	•	350,625 00	383,517 10	100,000,001	237,999 65	311,203 21 89,623 45	13,211 66	
Trans-Atlantic	30,000 00	1,014,000 00	377,790 00		50,000 00	79,461 09 21,283 19	186,338 oo 20,247 86	:	
Western			448,875 00	346,587 25		156,202 76	70,416 18	6,250 00	1,085,936 71 972,556 76
Totals $\$4,243,196$ 28 $\$3,388,993$ 57 20,532,073 88 $\$6,223,135$ 13 $\$207,000$ 06 $\$3,483,271$ 40 $3,187,229$ 27 $8378,868$ 78 $\$41,643,768$ 25 Grand Totals 15,255,721 57 24,562,321 37 45,087,082 58 $63,211,396$ 51 $4,039,652$ 66 11,030,140 08 $9,869,351$ 75 2,045,888 76 175,101,555 28	\$4,243,196 28 15,255,721 57	\$3,388,993 51 24,562,321 37	20,532,073 88	\$6,223,135 13 63,211,396 51	\$207,000 00 4.039,652 66	\$3,483.271 40	3,187,229 27	\$378,868 78	\$41,643,768 25
				-					

TABLE 3. ITEMS COMPOSING THE LIABILITIES, DECEMBER 31, 1886.

					and the second s			
NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends Unpaid.	Due for Commissions and Brokerage.	All other Liabilities.	Total Liabilities, except Capital, Scrip, and Surplus.
Stock Companies of Connecticut, AEtna. Connecticut Hartford Meriden. National Norwalk Orient. Peoples. Phoenix	\$46,023 81 59,197 44 2,475 00 24,192 72 7,795 88	\$101,231 51 73,441 48 110,294 82 1,713 89 22,700 00 82,405 32 2,090 62 182,028 30 19,353 11	\$13,743 00 19,810 84 48,535 22 6,467 70 2,250 00 21,562 00 1,500 00	\$1,808,187 21 611,619 08 1,764,932 23 48,966 38 341,677 92 5,728 40 386,949 40 26,299 40 1,483 992 64 173,833 58	\$5,000 00	\$47,146 13 19,559 66 33,000 00 1,117 04 11,400 00 12,487 81 360 00 32,375 00 5,062 14	\$12,286 53 598 00 100 00 588 12	\$2,118,618 19 724,431 06 2,015,959 71 54,870 31 406,438 34 6,028 40 484,087 15 33,850 02 1,719,957 94 208,132 83
Totals	\$139,684 85	\$685,259 05	\$114,168 76	\$6,652,180 86	\$5,000 00	\$162,507 78	\$13,572 65	\$7,772,373 95
Mutual Companies of Connectiout. Danbury. Farmers. Farmington Valley. Greenwich.	\$1,000 00	\$200		\$694 67 525 73 336 33 1,215 84 63,670 36			\$2,400 00 913 50 93 67 274 28 2,574 32	\$3,094 67 1,439 23 430 00 1,490 12 67,444 68
Harwinton Litchfield Madison Middlesex Naur I ondon Country		00 009	\$50 00	7,949 59 601 84 118,105 32			663 54 103 88 3,381 06	9,263 13 705 72 122,236 38
Norwich Rockville				279 67 279 67 982 74			750 80	1,030 47 982 74
State. Tolland County. Washington.	550 00						311 40 625 95	10,941 12 41,021 60 405 48 27,533 63
Totals	\$1,550 00	\$800 00	\$800 00	\$282,726 09			\$12,092 40	\$297,968 49

TABLE 3-CONTINUED.

Total Liabilities, except Capital, Scrip, and Surplus.	\$1,172,431 68 \$346,264 98 193,165 04 1,257,185 53 435,459 34 227,544 20 32,148 85 312,888 80 227,549 28 48,690 28 48,690 28 16,333 83 10,6,31 83 22,865,124 11,887 18 121,887 18 121,887 18 121,887 18 121,887 18 121,887 18 124,510 07 121,887 18 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 124,510 07 125,60 67 126,500 67 127,710 10
All other Liabilities.	\$12,184 or 1,858 50 1,858 50 2,300 00 410 00 20,000 00 410 00 31,500 00 3,500 00 1,525 00 2,647 77 2,647 77 2,647 75 2,684 59 1,000 00 1,005 00
Due for Commissions and Brokerage.	\$16,202 02 3,350 39 8,201 09 10,507 27 11,050 23 16,984 63, 11,117 75 7,834 22 5,623 74 13,600 00 2,600 00 2,600 00 2,600 00 1,578 33 1,544 52 1,544 53 1,544 63 1,578 33 2,067 93 1,578 89 1,578 89 1,57
Cash Dividends Unpaid.	\$18,936 70 985 00 498 00 125 33 125 00 1,057 10 1,057 10
Unearned Premiums.	\$1,097,330 24 301,103 75 170,191 60 1,106,048 22 25,968 97 25,969 92 22,808 24 281,400 91 36,471 77 398,747 07 398,747 07 38,380 03 2,383,800 79 104,520 53 96,384 18 118,609 79 104,520 53 96,384 18 118,609 79 104,520 53 2,874,405 27 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94 109,412 94
Losses Resisted.	\$21,500 00 1,000 00 13,738 868 13,738 30 2,112 37 2,112 37 5,777 45 1,000 00 1,000 0
Losses Unadjusted.	\$10,496 25 13,500 59 89,544 10 39,664 46 6,200 00 2,548 75 17,330 00 6,062 91 5,970 00 12,132 00 12,133 00 12,133 00 12,134 00 12,135 00 12,136 00 12,137 00 12,138 00 12,138 00 12,138 00 12,139 00
Losses Adjusted.	\$26,903 17 8,373 55 7,418 45 32,959 94 12,490 16 13,115 92 248 78 4,311 30 1,050 00 3,799 00 656 92 59,515 20 59,515 20 6,631 88 15,499 90 15,499 90
NAME OF COMPANY.	Stoot Companies of other States. Agricultural. American, N. J. American, N. Y. American, P. A. American Exchange. Anglo-Nevada. Alantic. Buffalo German Citizens, O. Citizens, N. Y. Citizens, P. Commercal Commercal Continental Eliot. Equitable Farragut. Fire Association Fireman's Fund Fireman's Fund Fireman's Firether's Fireman's Firether's Fireman's Firether's Firether's Firether's Firether's German American German American German American German American German American German's Firether's Firether

3,427,748 67 277,710 63 3,020,555 09 250,829 33	59,912	435,633	137,614	465,767	132,624	454,104	1,308,236	489,629		1,107,714 64	136,521 97	118,458 04	164,120 72	528,951 29	294,097 55	1,305,094 32 463,370 IO	109,709	365,147 82	376,186	299,461	520,234		60, 616, 22	432,494	\$353,897 26 \$43,255,372 55
5,000 00 2,320 88 26,396 32		7,727 29			203 70	5,858 00		5,386 11	5,700 00		-0 0	3,408 81	5,450 10				72 24							10,191 43	1 1
38,832 17 8,274 78 76,532 57	2,744 20	14,499 63	2,051 73	9,554 00 3,804 01	3,065 56	00 006,9	47,096 69	8,104 23	1,159 97	24,256 12	4,468 04	3,145 82	4,610 10	16,824 48	9,452 83	55,747 50	4,432 52	8,386 61	14,190 26			3,104 05		8,855 31	\$900,992 46
445 20		\$1,020 00			7,095 71		418 50	:						:					2,329 26	30 00			:	00 \$6	\$34,789 10
3,038,648 00 239,162 17 2,570,854 60	47,786 32	361,965 12	119,301 26	419,299 63	111,985 37	352,352 15	1,087,221 19	428,528 16	30,172 74	1,022,783 37	113,700 40	3,466,886,07	138,089 93	416,638 08	256,867 75	1,183,520 18				252,972 71			67 016 160	379,983 77	03 \$37,612,650 01
51,038 39 2,486 50 40,686 24 2,266 00		8,650 00	750	8,700	3,052 93	2,500	17,180	3,850				1,750	940 52	16,412	4,808	20,320		8,952	_	2,400	2,075			7,200 00	\$534,337
224,745 36 25,021 10 269,023 63 31,030 00			9,273	24,764	116,9	40,000 00 28,803 86	156,320	25,355 83	1,200 00	60,675 15	6,550 00	7,324 15	8,572 82	68,726 46	22,968		9,047	17,058	10,167	25,055	10,380	0,940	12/1470	21,480 73	\$2,927,060 47
69,484 75		18,356 85				20,422 00		18,405 20			11,803 53	14,843 46	11,907 35	10,349 58		52,010 45								4,688 04	\$891,646 22 \$2,927,060
Home Howard Ins. Co. of North America Ins. Co. of State of Pa	Jersey City	Merchants, N. J.	Merchants, R. I	Milwaukee Mechanics	Newark	New Hampshire	Niagara	Northwestern National	Park	Pennsylvania	People's, N. H	People's, N. Y	Prescott	Providence Washington	Rochester German	Spring Garden	Sterling	Traders	Union, Pa	Union, Cal	United Firemen's	Weehington	Westobestor	Williamsburg City	Totals

TABLE 3-CONCLUDED.

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjuste d.	Losses Resisted.	Uncarned Premiums.	Cash Dividends Unpaid.	Due for Commissions and Brokerage.	All other Liabilities.	except Capital, Scrip and Surplus.
Mutual Companies of other States. Holyoke	\$209 61		\$2,100 00	\$186,333 77		\$49 86 621 81		\$188,693 24 136,053 86
	220 50		00 009,I	214,249 46			\$5,161 52	221,231 48
Totals	\$430 11		\$3,700 00	\$536,015 28		29 1 1 9 2	\$5,161 52	\$545,978 58
Companies of other Countries.			71 011			\$0.082 TI		\$420.45¢ 40
City of London	\$24.224 80	20.303 20	8,300 00	318,431 48			\$107	
Commercial Union	C +0-4-4		14,225 21		:	43,502 85	1,596	Ι,
Fire Association.	30,591 92	26,708 72	11,881 64			26,370 69	1,000	562,013
Guardian				498,082 65	:			575,592
Hamburg-Bremen			12,700 00	546,852 94				
	36,884 66	75,937 75	18,430 00		:		5,615	819,785
Lancashire	37,251 60		18,886 55					898,141
:			2,500 00			15,567 15		263,890 II
Liv. and Lon. and Globe.	930 25	223,425 42	74,960 10		:	47,490 33	195,010 48	3,502,242
London				524,381 94	:	20,392 15	4 672 62	707 600 80
London & Lancashire		42,795 43	9,980 00	1 214 602 08	:	40.752.50	4,0,4	1.412.508
No. bruish & Mercanule	40,314 33	93,000 09	15,939 74	1,214,092 00		13.146 60	:	621,921
Norwich Union		78.020 02		502.033 80			1,000	
	21.507 00		24.217 00	1,061,782 77		18,795 46	:	1,258,436 23
		64,468 72		1,093,032 81	:		15,340	1,277,567
	18,819 45		33,411 14	2,000,188 91	:		207,754 88	2,489,454
:			10,000 00	254,593 14		17,924 69		
	75,985 00	48,826 00	18,240 00	974,423 73	:		21,559 43	1,157,002
Trans-Atlantic	20,611 59	6,754 58	1,750 00	127,982 13		4,049 57		161,147 87
United Fire Reinsurance	117,448 68			512,695 64		25,771 79	:::::::::::::::::::::::::::::::::::::::	055,910 11
:		54,950 75	7,500 00	471,346 52		11,736 03		545,533 30
	\$550,669 04 \$1,547,214	\$1,547,214 57	\$329,689 41	\$329,689 41 \$18,173,236 94		\$525,705 19		\$470.550 52 \$21,597,065 67
26012	20,00,00	Crond Totals 4 - 82 - 080 22 45 160 224 00	\$082 60° 20 \$62 256 800	81 008 920 09	\$20.780 TO	\$20 780 TO \$1 E80 877 TO		\$855.274 25 \$72.468.759 24

# TABLE 4. INCOME DURING THE YEAR ENDING DECEMBER 31, 1886.

					2-1-1		
NAME OF COMPANY.	Fire Premiums, Net.	Marine and Inland Prems., Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All other Sources.	Total Income.
Stook Companies of Connecticut. Connecticut	\$2,470,798 97	\$171,951 20	\$2,344 88	\$405,511 16	\$8,671 43		
Harford.	2,350,371 59			127,969 67	22,500 52		1,019,547 73 2,561,066 97
Meriden. National	75,292 09		1,192 <b>5</b> 0 33,125 76	15,017 74 57,404 70	•	\$3,053 46	94,555 79
Norwalk. Orient.	7,954 09		1,173 58	4,222 43			
Peoples. Phœnix	42,876 50 2,130,077 59		31.964 46	15,576 91			58,453 41
Security	254,166 56	52,967 52	2,235 17		C+ /2/4	11 75	328,806 32
Totals	\$9,396,967 43	\$224,918 72	\$177,692 14	\$944,022 04	*39,134 58	\$3,065 21	\$3,065 21 \$10,785,800 12
Mutual Companies of Connecticut.							
Danbury	\$547 57		\$290 08	*364 75			
Farmington Valley.	204 82		208 25	188 57		\$2,912 55	2,967 83
Greenwich	870 89	:		208 06			
Harwinton	41,040 03			18,409 79		390 00	
Litchfield			454 79		\$125 73		
Middlesex	63,327 06		300 87	113 92	2.005 22		908 71
New London County					:		
Rockville	559 34					:	
State	9,028 64		188 00	305 35			1,025 92
Vashington			954 47	2,412 44	223 68	352 22	
Windham County.	40/ 14 I3,249 II			2,326 52			407 14
Totals	\$170,119 08		\$4,092 46	\$59,461 27	\$2,354 63	\$4,257 38	
,					The state of the s		

TABLE 4-CONTINUED.

Total Income.	\$815,599 62 466,673 34 326,593 19 579,987 13 579,987 13 56,406 47 413,874 96 73,386 86 657,682 93 304,932 69 37,711 88 166,966 12 37,711 88 166,966 12 37,711 88 166,966 12 37,711 88 166,966 12 31,477 22 1,703,35 91 234,677 22 1,068,448 98 31,71 66 101,890 88 638,10 22 2,300,057 71 1,163,254 48 419,019 49 623,958 29 178,058 30 178,058
All other Sources.	\$995 59 2,861 10 2,861 10 4,478 71 1,892 00 5,97 99 1,000 00 2,707 50
Rents.	\$6,052 41 8,322 26 30,520 47 245 00 11,421 15 14,737 99 1,442 65 5,342 53 30,8 00 30,8 00 4,448 04 20,796 83 8,281 08 19,028 73 19,028 73
Other Interest and Dividends.	\$19,282 17 27,000 00 45,056 73 45,056 73 38 65,918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,5918 40 6,
Interest on Bond and Mortgage,	\$57,341 53 4,055 03 26,179 96 20,289 15 10,631 80 1,533 21 1,340 00 1,533 21 13,245 10 2,907 60 3,245 10 19,308 12 43,931 31 65,742 63 65,742 63 65,742 63 29,305 93 29,305 93 29,305 93 29,305 93 28,305 93 29,305 93 28,305 93 2
Marine and Inland Prem'ms, Net.	\$76,444 65 428 16 576 05 1,597 35 17,729 23 17,729 23 138,518 86
Fire Premiums, Inland Prem'ms, Net.	\$732,833 51 390,106 90 276,485 84 1,172,783 32 51,016 87 296,274 74 41,134 00 380,763 29 62,816 62 269,106 62 241,035 43 140,152 43 342,060 79 196,114 49 11,580,719 24 833,294 45 330,294 45 331,149 24 833,149 24 833,149 24 1063,080 21 1063,080 21 1063,080 21 1063,080 21 168,986 10 88,517,262 52 1,063,080 21 360,143 02 168,986 10
NAME OF COMPANY.	Strok Companies of other States.  American, N. Y. American, N. Y. American, Pa. American Central American Exchange. Anglo-Nevada Atlantic. Citizens, O. Citizens, O. Citizens, Pa. Commerce. Commerce. Commerce. Commercial Continental Epiot. Epiot. Equitable Farragut. Fire Association Fireman's Fund Fireman's Fund Fireman's Farragut. Fire Association Fireman's Farragut. German American German American German American German American German American Germania

3,840,076 11 437,707 08 3,870,526 17 217,401 95 72,052 46 285,071 93	283,105 60 218,027 10 572,877 75		1,573,757 72 556,810 13 237,785 55	69,637 77 1,007,379 45 209,331 32 155,554 04	5,759,999 27 232,671 63 804,820 42	1,691,033 19 224,710 61 173,311 43	504,390 04 495,888 91 570,397 19 189,191 16	157,758 68 1,219,668 61 946,409 20 577,020 14	\$50,498,572 94
39,227 19 115 34 2,332 88	625 50 401 60				61,768 04 1,906 38	1,735		3,229 38	\$139,362 11 \$50,498,572
9,600 00 4,580 89 1,379 97	3,5/2	844 00				4,241 00 6,910 15	8,285 23 8,730 00 3,501 03		\$292,729 86
	11,602	12,048 12,048 42,493 25,520	65,245 39,309 19,155	12,000 103,552 9,049 16,592	116,734 86 16,952 44 34,001 60 8,526 21	32,692 101,423	49,089 21,563 25,345 11,558	11,522 22 66,048 46 33,538 22 16,869 14	\$2,881,447 66
	2,323 53 26,845 of	16,228 11 10,233 78 2.329 69	2,193 00 13,651 83 4,566 41	12,459 28	16,796 56	16,176 15.589 2,462	5,400 475 14,375 21,786	15,350 02 2,025 00 11,389 21 5,675 46	\$952,749 99 \$2,881,447
4,896 78 1,263,889 90 46,960 10	1,342 50		69 269,6		1,368,012 24		2,035 22 199,624 26 91,956 57	307,203 11	\$41,821,742 48 \$4,410.540 84
		2822		51 50 51 53	848		81 29 23	92 64 68 75	42 48
3,541,608 400,881 2,204,132 148,153 52,776 270,029	266,048 198,674 513,309	143,092 168,796 615,300 343,036	1,500,661 494,151 211,697	57,437 889,901 200,281 138,751	4,185,864 213,812 448,895 360,085	1,568,963 167,783 159,425	507,805 265,940 429,989 152,345	843,551 843,551 899,759 536,773	\$41,821,7

TABLE 4-CONCLUDED.

		1					
NAME OF COMPANY, 1	Fire Premiums, Net.	Marine and Inland Prems. Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All other Sources.	Total Income,
Mutual Companies of other States. Holyoke. Merchants and Farmers. Quincy	\$123,302 95 84,501 61 124,462 16		\$4,239 46 3,282 78 3,794 94	\$27,891 12 7,032 39 16,182 30	\$3,070 37 1,180 00 660 01	\$1,707 05	\$158,503 90 95,996 78 146,806 46
Totals	\$332,266 72		\$11,317 18	\$51,105 81	\$4,910 38	\$1,707 05	\$401,307 14
Companies of other Countries.  British America. City of London.	\$543,888 45	\$71,122 86		\$26,842 78			\$641,854 09
Commercial Union.	1,855,987 78	98,607 27	\$66,475 00	2,761 11	\$8,749 97		2,032,581 13
Fire Association	750,831 14			30,980 44		\$3,765 00	785,576 58
Hamburg-Bremen	796,835 83		1,035 00		15 152 60	00 901.1	838,107 74
Lancashire	1,175,887 11		53,496 48				1,229,383 59
LionLiverpool and London and Globe	386,764 33		7,020 93	16,672 20	01.102 53		3.931.476 16
London and Lancashira	702,680 30		54,503 22	:			757,183 52
North British and Mercantile.	1,703,563 20			54,000 19			1,049,270 41
Northern Norwich Union	832,158 04			49,602 50	:	:	881,760 54
Phœnix				60,985 00			1,461,503 94
Queen. Royal	1,420,146 93			52,656 17	10,356 73	:	1,483,159 83
Scottish Union			17,920 30	25,701	66 761,66		458,267 59
Sun. Trans-Atlantic.	1,076,639 96		48,283 02		:	:	1,135,077 73
United Fire Reinsurance	1,131,481 14			31,826 49			1,163,307 63
Western	777,131 80		• 1	29,414 27			941.695 19
	\$25,367,691 71	\$304,879 25	\$309,687 48	\$927,098 62	\$219,094 87	\$4,961 00	\$4,961 00 \$27,133,412 93
Grand Totals	\$77,088,787 42 \$4,940,338 81 \$1,455,539 25 \$4,863,135 40	\$4,940,338 81	\$1,455,539 25	\$4,863,135 40	\$558,224 32		\$153,352 75 \$89,059.377 95
		,					

TABLE 5. ITEMS COMPOSING THE EXPENDITURES DURING THE YEAR ENDING DECEMBER 31, 1886.

NAME OF СОМРАНУ.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees,	Taxes.	All other Expenditures.	Total Expenditures.
Stock Companies of Connecticut.  Atna. Connecticut Hartford Meriden. National Norwalk Orient. People's. People's. People's. People's. People's.	\$1,429,055 57 494,076 51 1,318,007 72 42,941 87 261,404 71 1,603 46 416,665 05 24,320 18 1,232,440 61 1,89,486 99	\$720,000 00 80,000 00 250,000 00 100,000 00 4,000 00 30,000 00 10,000 00 280,000 00		\$162,122 23 89,738 46 167,754 40 7,915 66 37,466 90 1,553 35 45,475 10 83,250 00 98,496 23 25,663 61	\$48,056 00 21,076 05 43,726 19 1,151 36 13,317 09 15,109 07 61,588 95 2,506 77		
Totals	\$5,410,002 58	58 \$1,506,000 00	\$1,513,953 17	\$639,734 53	\$206,531 48	\$740,639 82	82 \$10,016,861 58
Authal County  Farmers Farmers Farmington Valley Greenwich. Hartford County Harwinton Litchfield Madison Middlesex Nowlich Rockville State Tolland County Washington Windham County	\$2,350 00 \$55 00 10,576 65 30 00 6,824 57 25,183 33 6,824 57 25,183 33 2016 83 915 82 260 00 3,027 47 20,607 92		\$54 74 6,001 68 471 36 8,839 92 1,046 95 108 05 852 12 3,949 91	\$115 235 27 27 27 20 6,200 6,200 1,000 1,000 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,400 1,4	\$153 79 115 66 154 06 54 06 12,249 63 162 95 172 36 173 37 173 37 174 38 175 172 178 172 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178 178	\$15	\$339 33 2,654 43 598 60 237 44 27,632 49 9,127 60 9,069 49 9,069 49 9,069 49 1,234 41 430 13 9,748 72 30,468 65 30,468 65
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TABLE 5-Continued.

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3,679,528 3,85,671 4,376,136 521,442 63,277 277,494 565,587 288,849 197,497 197,497 160,280	185 281 381 1,428 480 250 70	204 204 204 204 204 204 204 689	505 505 505 505 505 505 505	09 1,154,443 08 813,885 57 531,473 64 \$47,034,194
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276,325 40,826 283,587 20,025 5,978 5,978 (8,017 14,177 434 31,953 12,633	12,0 34,7 20,1 (57,0 46,1 21,5 6,8	47,338 10,134 11,398 395,850 14,465 49,851	6,1 16,0 16,0 22,9 69,4 32,9 11,2	88,0 92,3 41,5
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25,734 120,644 15,853 9,542 17,104 25,717 20,402 24,861 40,720 13,587	5,25,25,25,25,25,25,25,25,25,25,28,28,28,28,28,28,28,28,28,28,28,28,28,	3,27,27,7 3,99,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0,0	2,48 4,54 1,26 1,26 3,75 1,30 1,30 1,30 1,30 1,30 1,30 1,30 1,30	6,31 4,41 1,25 7,26
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615,504 78,842 38,872 7,511 61,476 98,866 67,877 36,919 115,357 28,540	050,050 902,902,050,920,920	804,774 894,921 921,658 9658	,154 ,154 ,157 ,111 ,395	25,020 184.231 161,019 123,917 339,641
517 38 54 54 54 54 54 54 54 54 54 54 54 54 54	35 75 82 82 99 99	207 41, 41, 42, 42, 123, 81,	282 428 4411 448	25,020 184.231 161,019 123,917 \$8,339,641
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300,000 11,595 600,059 20,290 14,000 14,000 16,000 39,874 20,000	25,64 40,00 36,00 50,02 20,00 20,00	50,00 20,00 12,00 16,00	64,000 8,750 50,000 14 68,052 18,000	30,000 30,000 50,105
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Home Howard Insurance Company of Nc Insurance Co. of State of Jersey City Mechanics Merchanis, N. Y. Merchanis, R. I. Merchanis, R. I. Milwankee Mechanics Montank	Newark. New Hampshire. New York Bowery. Niagara. Northwestern National. Pacific.	Pennsylvania People's, N. H. People's, N. Y Phenix Prescott Providence Washington Rochester German.	Spring Garden Sterling Traders Union, Pa United Firemen's	Washington Westchester Williamsburg City Totals.

\*Includes dividends to policy-holders,

TABLE 5—CONCLUDED.

Expenditures.	73 110,248 71 70 78,148 19 39 139,860 71	22	45 \$627,905 82 93 551,855 74 59 1,769,742 20	763,499 649,150 687,294	985,302 1,095,394	3,170,229 609,262 981,815	37 1,499,015 82 69 759,109 51 67 701,333 13		1,130,180 217,894 905,847 876,677	\$635,707 48 \$1,380,574 14 \$23,358,732 92 1,981,505 97 \$5,838,472 12 \$80,897,063 12
All other Expenditures.	#3,551 2,588 5,254	\$11,394	\$45,564 27,298 117,053	36,530 46,092 40,737	8,707	196,402 54,330 60,287	69,343 66,191 51,178	80,721 80,936 123,513 17,688	109,378' 14,655 80,510	\$1,380,574 \$5,838,472
Taxes.	\$1,916 93 1,567 11 2,248 94	\$5,732	15,985 21,677 43,928	17,030	37,113	84,017 97 20,277 31 23,663 09	42,095 23,712 14,988	44,359 21 41,706 91 56,001 20 11,633 40	31,702 5,507 21,900	\$635,707 48 \$1,981,505 97
Salaries and Fees.	11,385 00 6,487 92 10,820 83	\$28,693	, \$19,265 34,525 129,179	47,136 71,184 74,260	105 899 158,040	197,613 39,273 48,047	155,425 69,147 49,449	05,944 01 87,472 97 159,650 18 28,374 82	91,797 13,305 46,753 23,000	\$1,770,178 o5 \$6,052,260 28
Commissions and Brokerage.	\$19,084 66 12,749 14 19,621 29	1		156,616 69 130,868 93 148,767 02		643,432 42 123,919 77 195,931 41	296,199 43 139,557 83 130,387 11	230,150 97 442,478 01 66,285 62	181,683 49 44,545 53 263,847 34 162,026 91	\$4,633,800 86 \$1,770,178 05 \$14,562,149 23 \$6,052,260 28
Dividends.	*44,970 51 29,231 31 50,556 02	\$124,757 84								\$5,319,484 25
Losses.	29,339 88 25,524 or 51,359 24	\$106,223 13	\$428,376 43 355,374 32 1,127,854 77	506,184 97 382,751 75 405,040 28	641,361 84 705,215 65 225,410 80	2,048,763 28 371,461 21 653,885 46	935,952 25 460,500 39 455,329 25	737,930 75 1,417,568 20 212,817 61	715,617 98 139,880 84 595,247 43 589,239 37	\$14,938,472 39 \$47,143,191 27 \$5,3
NAME OF COMPANY,	Mutual Companies of other States. Holyoke. Merchants and Farmers. Quincy	Totals. Companies of other Countries.	British America. City of London. Commercial Union.	Fire Association. Guardian. Hamburg-Bremen	Imperial. Lancashire.	Liverpool and London and Globe London London and Lancashire	North British and Mercantile	Fucuity Queen Royal Scottish Union	Sun. Trans-Atlantic. United Fire Reinsurance Western.	Totals

\*Includes \$7.000 to holders of guarantee stock.

INCOME, EXPENDITURE, PREMIUMS RECEIVED, COMMISSIONS PAID, DURING THE YEAR 1886.

of contracts				1		::	:			:_		:	1 . 1
Per Cent. o. Com. to Prem. Rec.	15.16	15.05 16.59 16.10	24.63 17.12 15.43 16.49 18.08	15.73	10.00		14.41	8.30	13.96 14.80	15.00	9.44	14.90	13.70
Commissions and Brokerage.		353,688 98 12,492 65 83,334 76	1,959 21 106,519 89 6,615 01 351,201 13 55,529 89	\$1,513,953 17	\$54 74		89 100'9	471 36	8,839 92 1,046 95	108 05	852 12 3,949 91	1,973 57	\$23,298 30
Per Cent. of Losses Paid to Premiums	54.07	56.44 57.03 50.50	20.15 66.95 56.72 57.86 61.69	56.23		4,659.08 246.56	25.39	120.18	39.77 85.07	163.73 36.08	33.53	81.48	51.35
Amount of Losses Paid.			1,603 40 416,665 05 24,320 18 1,232,440 61 189,486 90	\$5,410,002 58		\$2,350 00 505 00	10,576 65		25,183 33 6,016 83		3,027 47 20,607 92	10,795 44	\$87,363 03
Per Cent. of Outgo to Income.	96.34 88.44	90.72 87.96 86.98	78.24 96.80 77.36 94.34 87.95	92.87	19.93	89.44	45.71	92.93	54.85	115.02 41.93	88.13 100.88	12.50	66.18
Total Cash Outgo.			10,444 93 672,753 04 45,221 77 2,212,423 61 289,187 17	\$10,016,861 58		2,654 43 598 00	27,632 49 416 23			1,234 41 430 13	9,748 72	50 88 15,463 48	\$159,016 33
Total Cash Income.	\$3,059,277 64 1,019,547 73	2,561,066 97 94,555 79 610,532 36	13,350 10 694,993 01 58,453 41 2,345,216 79 328,806 32	\$10,785,800 12			60,448 62		92,267 74			407 14 15,575 63	\$240,284 82
Cash Premiums Received Entire.			7,954 09 622,361 90 42,876 50 2,130,077 59 307,134 08	\$9,621,886 15		50 45 204 82		5,678 83	63,327 06	559 34 720 57		407 14 13,249 11	\$170,119 08
NAME OF COMPANY.	Stook Companies of Conn.  Atna	Hartford	Norwalk Orient Peoples Phoenix Security	Totals	Mutual Companies of Conn. Danbury.	Farmers Farmington Valley	Hartford County	Litchfield	Middlesex New London County	Norwich.	Tolland County	Washington Windham County	Totals

### TABLE 6-CONTINUED.

Commissions Per Cent. of Com. to Com. to Prem. Rec.	4	25	رة.	7	<b>–</b> v	66,932 98 17.06	0		17	22	86	98	26,236 10 18.72	20	96	77	62	75	60	133,917 48 13.54	- 29	70	35	13		- 80	93	59	45	60
Fer Cent. of Comm Losses Paid and Bre	53.61 \$171	_	_	_		22.08 66		54.81 78						_			_		_						_	_	_	_		_
Amount of Lo Losses Paid, to	\$392,888 79	165,166 02	115,784 82		267,623 53	82,289 54	21	74	16	46	34	40	- 26	12		92	59	66	26	21		_	02	o.		92	25	95	88	49
Per Cent. of Outgo to Income.	94.12	82.14	95.96	85.27	89 98	54.06	112.93	87.98	71.66	97.74	95.20	19.86	89.34	104 86	96.25	99.13	92.17	98.52	93.11	95.96	82.61	85.02	90.21	84.02	93.38	82.32	88.31	42.24	87.40	98.06
Total Cash Outgo.	\$767,532 13				516,076 85		63,697 81	381,712 94	72,780 27	613,452 07	290,227 25	254,123 18	149,268 80	400,006 77	3,111,401 31	169,348 07	215,873 06	181,946 71	1,668,737 99	1,025,283 31	323,140 32	86,626 93	575,939 or	1,932,559 54	1,086,218 95	344,934 46			71 116,177	1,245,295 48
Total Cash Income.	\$815,509 62	466,673 34	326,593 19	1,280,987 13	579,987 11			433,874 96		627,682 93	304,932 69	257,711 88	166,966 12	381,476 72	3,232,525 35	170,835 91	234,204 96		1,792,189 27	1,068,448 98	391,171 66	101,890 88	638,416 22	2,300,055 71	1,163,254 48	419,019 49	623,958 29	178,058 37	883,158 06	1,269,896 45
Cash Premiums Received Entire.		_		1,172,783 32	517,008 70		41,562 16	380,763 99	63,437 25	286,864 66	270,703 97	241,035 43	140,152 45	361,181 52	2,976,114 58	154,500 79	213,843 72	168,347.49	1,580,719 31	988,813 31	303,149 24	88,314 00	495,975 16	2,117,802 52	1,063,080 21			168,988 67		1,175,890 81
NAME OF COMPANY.	Stock Cos. of other States.	American, N. J	American, N. Y	American, Fa	American Exchange	Anglo-Nevada	Atlantic	Buffalo German	Citizens, O	Citizens, N. Y	Citizens, Pa	Clinton	Commerce	Commercial	Continental	Ellot	Equitable	Farragut	Fire Association	Fireman's Fund	Firemen's	First National	Franklin	German American	Germania	Girard	Glens Falls	Granite State	Greenwich	Hanover

17 38 19 43	19.92	22.77	18.16	25.39	18.57	10.05	20.77	19.61	21.84	16.17	16.46	20.00	17.37	23 31	20.86	21.55	17.55	19.86	16 04	22.54	14.34	17.16	21.42	00.91	19.70	21.92	21.76	09.61	10.91	17.90	23.09	18.04
615,504 56 78,849 86 544.215 80	38,872 72	61,476 43	98,866 76	67,877 74	30,919 17	28,540 05	35,056 98	121,902 91	75,110 99	242,683 63	82,920 64	42,346 28	9,978 55	207,408 42	41,774 22	29,894 75	974,921 21	42,469 74	123,658 04	81,166 93	225,001 85	28,794 41	34,154 97	81,577 81	60 111,116						123,917 18	\$8,339,641 SI
53.67	62.44	64.38	59.35	62.34	50.73	57.71	54.26	52.92	60.74	54.94	45.83	19.19	35.46	62.66	15.80	76.18	63.78	53.79	56.85	66.55	52.45	48.98	56.70	58.58	66.36	57.87	56.74	35.83	62.91	53.09	46.21	57.54
2,005,889 61 217,765 60 2,716,367 18					245,793 32												3,542,301 96				822,898 74					302,037 04			723,896 85		248,021 18	\$26,601,130 14
95.82 88.11	101.81	97.34	94.13	102.03	90.58	102.03	93.59	84.98	102.69	90.79	86.29	105.24	96.57	90.50	43.80	96.711	93.89	87.89	85.62	97.64	82.88	94.51	96.49	89.57	103.79	98.60	88.04	81.90	94.65	86.00	92.11	93.14
3,679,528 47 385,671 97	221,442 19	277,494 12	565,587 29		188,007 70		185,237 51	567,711 23			480,478 45									385,683 80	1,401,528 75	212,376 30	167,236 09	505,510 64	514,717 82	562,418 10	166,571 69	129,207 81	1,154,443 84	_	531,473 11	\$47,034,194 68
3,840,076 III 437,707 08 2.870,526 I7					218,027 10			16 720,899		1,573,757 72	556,810 13	237,785 55			209,331 32		5,759,999 27	232,671 63	804,820 42	395,005 87			173,311 43	564,390 04	16 888,564	570,397 19					577,020 14	\$50,498,572 94
3,541,608 30 405,778 65					198,833 18	143.002 52	168,796 30	615,300 28	343,936 31	1,500,661 40	503,849 06					138,751 53		213,812 81	770,818 82	360,085 37	1,568,963 49	167,783 83	159,425 60								536,773 75	\$46,232,283 32
HomeHoward	Ins. Co. of State of Pa.	Mechanics			Merchants, K. L	Montank	Newark	New Hampshire	New York Bowery	Niagara	Northwestern National	Pacific	Park	Pennsylvania	People's, N. H	People's, N. Y	Phenix	Prescott	Providence Wash'gton.	Rochester German	Springfield	Spring Garden	Sterling	Traders	Union, Pa	Union, Cal	United Firemen's	United States	Washington	Westchester	Williamsburg City	Totals

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Per Cent. of Com. to Prem. Rec.	15 48 15.09 15.76	15.49	17.99 20.86 18.02	18.67 16.93 16.43	17.64	16 77 17.30 19.03	16.26 18.04 15.99 16.87	20.64 23.32 17.76	18.05
Commissions and Brokerage.	\$19,084 66 12,749 14 19,621 29		351,726 68 156,616 69 130,868 93			139,557 83 130,387 11 266,527 54		44,545 53 263,847 34 162,026 91	\$4,633,800 86 \$14,562,149 23
Per Cent. of Losses Paid to Premiums	23.79 30.21 41.26	31.97	57.70 67.42 52.71	50.83 63.39 59.97 60.87	55.57 52.86 65.70	55.34 66.42	51.96 57.79 51.33 66.47	64.81 52.60 64.59	58.19
Amount of Losses Paid.	\$29 339 88 25,524 01 51,359 24	\$106,223 13	1,127,854 77 506,184 97 382,751 75	405,040 28 641,361 84 705,215 65 225,410 80			737,930 75 1,417,568 20 212,817 61 715,617 98	139,880 84 595,247 43 589,239 37	\$14,938,472 39 \$47,143,191 27
Per Cent. of Outgo to Income.	69.56 81.51 95.27	81.80	87.07 98.08 85.11	82.01 89.10 89.10	80.64 80.46 93.57	86.09 87.84 88.97	79.44 83.14 73.49 99.57	93.34 77.87 93.09	86.09
Total Cash Outgo.	\$110,248 71 78,148 19 139,860 71	\$328,257 61 \$627,905 82	1,769,742 20 763,499 94 649,150 20		3,170,229 18 609,262 85 981,815 49		1,178,198 07 2,199 210 64 336,800 31 1,130,180 13	217,894 51 905,847 98 876,677 05	\$23,358,732 92 \$80,897,063 12
Total Cash Income.	\$158,503 90 95,996 78 146,806 46	\$401,307 14 \$641,854 09		838,107 74 1,066,767 51 1,229,383 59		881,760 54 798,385 19 1,461,503 94	1,483,159 83 2,645,297 22 458,267 59 1,135,077 73		\$27,133,412 93 \$89,059,377 95
Cash Premiums Received Entire.	\$123,302 95 84,501 61 124,462 16	\$332,266 72			3,686,553 50 702,680 30 995,264 23		1,420,146 93 2,453,085 40 414,646 09 1,076,639 96	215,826 17 1,131,481 14 912,280 92	\$25,672,570 96 \$82,029,126 23
NAME OF COMPANY.	Mutual Cos. of other States. Holyoke. Merchants & Farmers. Quincy.	Totals	Commercial Union Fire Association Guardian.	Hamburg-Bremen Imperial. Lancashire	Liverpool & L. & G London & Lancashire. No British & Morcan	Northern Norwich Union.	Queen Royal Scottish Union Sun	Trans-Atlantic United Fire Re-insur Western	TotalsGrand Totals

TABLE 7.

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(PERPETUALS
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NAME OF COMPANY.	Risks in force at end of Year.	Risks written During the Year.	Premiums on Risks Written During the Year.	Av. Premium Per. Centum.	Losses incurred During the Year.	Per C. of Losses Incurred to Risks Written.
Stock Companies of Connecticut.	\$203,942,442	\$228,708,207	\$2.709.388 50	1.18	\$1,306,791 40	.57
Connecticut	95,322,494	87,038,449	1,112,488 38	1.28	496,932 26	.57
Hartford	281,274,826	210,178,417		1.27	1,250,166 37	.59
Meriden	8,346,797	7,771,530		1.28		.54
National	53,546,236	45,834,116		1.26		.55
Norwalk	1,178,751	1,264,279		1.04		.13
Orient.	59,185,577	55,782,814	735,226 04	1.32		.78
People's.	3,811,104	3,283,184		1.38		.74
Phoenix	241,025,544	181,884,696		1.26	1,194,508 10	99.
Security	22,131,013	-3,010,021	303,231 92			200
Totals	\$1,060,381,554	\$847,355,713	\$10,562,293 94	1.25	\$5,154,247 30	19.
Mutual Companies of Connecticut,						
Danbury	\$420,060	\$39,925	\$547 57	1.37		:
Farmers	173,745	22,225	50 45	.23		:
Farmington Valley	098,101	33,490	204 82	19.	505 00	1.51
Greenwich	308,524	130,343	870 89	.67		:
Hartford County	23,371,370	8,026,715	41,648 83	.52	11,444 63	. I4
Harwinton	297,875	108,380		:		60.
Litchfield	4,463,629	1,585,698		.36	7,474 57	.47
Madison	261,360	30,325	493 92	1.63		:
Middlesex	30,477,976	9,647,761	63,327 06	99.	24,933 33	. 26
New London County	3,143,604	1,157,159	7,072 71	I9.	6,016 83	.52
Norwich	212,315	212,315	559 34	.26		:
Rockville	302,562	120,227	720 57	9.	260 00	.21
State	3,620,676	1,464,538	9,028 64	.62		:
Tolland County	6,693,902	3,126,919	26,259 20	48.	17,857 24	.57
Washington	472,321	203,110	407 14	.20		: `
Windham County	6,688,913	1,765,551	13,249 11	-75	11,065 44	.63
Totals	\$84,010,692	\$27,674,681	\$170,119 08	19.	\$79,657 04	.29

TABLE 7—CONTINUED.

NAME OF COMPANY.	Risks in force at end of Year.	Risks Written During the Year.	Premiums on Risks Written During the Year.	Av. Premium per Centum.	Losses Incurred During the Year.	Per C. of Losses Incurred to Risks Written.
Stook Companies of other States.						
Agricultural	\$232,684,657	\$89,027,087	_	16.	\$393,486 00	44.
American, N. J	61,535,707	50,021,127		.94	166,008 08	,33
American, N. Y.	59,822,895	76,383,246	365,934 55	.48	107,285 18	41.
American, Pa	111,615,671	104,970,237		1.29		.64
American Central	53,896,197	49,078,029		1.28		.57
American Exchange	12,033,904	13,332,766	64.900 00	.49	oo 88''91	.13
Anglo-Nevada	18,261,873	25,879,277		1.54	99,040 87	.38
Atlantic	3,731,775	, 4,171,032		1.13		9.
Buffalo German	51,853,689	44,705,726		1.08		.47
Citizens, O	4,867,478	8,024,154		1.36	39,903 53	.50
Citizens, N. Y.	85,830,792	77,921,037		98.		.43
Citizens, Pa	27,628,793	27,857,813		1.10		.54
Clinton	32,493,498	36,171,179		-8. 48.		.34
Commerce	15,156,226	15,598,720		1.03	74,908 23	.48
Commercial	18,923,917	25,432,743		19.1		-84
Continental	475,525,763	369,414,912	2,912,234 83	.79	1,372,276 70	.37
Eliot	15,487,641	16,267,421		1.13		09:
Equitable	19,330,727	18,978,417		1.15		.51
Farragut	26,775,040	24,870,178	191,984 99	.77		.37
Fire Association	255,094,334	142,115,536		1.26		99.
Fireman's Fund	74,943,082	82,730,812		1.35	415,279 49	.51
Firemen's	39,698,542	34,632,394	342,830 50	66.		.48
First National	6,247,885	5,718,780		1.65		<u></u> 8.
Franklin	135,468,334	52,713,622		1.13	244,442 03	.46
German American	373,948,342	344,630,320	2,729,977 32	.79		.33
Germania	175,297,164	150,661,284		98.		.34
Girard	52,841,741	36,871,857		90.1		.36
Glens Falls	99,512,250	61,977,820		1.05		.56
Granite State	13,196,586	15,320,279	192,937 57	1.26	44,985 20	.29
Greenwich	197,917,746	148,201,551		.53		.29
Hanover	168,761,865	136,501,113	1,333,497 59	96.	651,879 73	.48

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65. 4.5. 5.5. 8.5. 8.5. 8.5. 8.5. 8.5. 8.	425556	45. 63. 14. 14. 85. 85.	66. 25. 1. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2.	5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.5.
2,005,861 21 210,414 97 1,220,089 24 108 728 14 24,484 08	170,707 94 305,735 66 170,154 26 105,227 73 259,502 58 82,448 42 90,905	185,592 90 185,875 10 849,884 10 235,777 93 133,261 58 18,500 00 517,276 36 49,992 57	2,086,561 97 125,192 21 237,099 37 832,842 74 91,457 42	158,329 98 216,329 98 216,321 03 93,512 39 43,854 17 465,047 18 482,325 76 243,460 52 \$22,522,174 76
1.10 1.06 1.15 1.04		21.5 88. 19.1 18. 25. 19. 19.	1.10 1.17 1.17 1.02 1.03	1.09 1.09 1.09 1.12 1.12 1.02
	318,576 52 622,606 09 222,762 26 222,070 43 550,556 34 163,336 89 189,687 96	2,000,703 4,38,713 32 2,000,705 70 554,773 81 289,997 09 55,608 95 1,074,551 45 232,992 36 162,762 40		
342,284,434 47,466,612 221,355,484 16,810,165 6,757,912	39,155,191 58,782,119 30,699,633 19,069,928 19,363,021 20,354,021	20,44-500 49,641-325 219,844-560 49,410,693 32.755,933 9977-397 82,661,620 17,810,285 17,933,690	453,151,923 19,998,233 47,547,645 38,829,913 131,453,600 19,314,505 20,91,748	28,635,692 38,635,787 19,866,811 16,504,109 97,370,890 101,359,220 81,500,984
526,965,577 41,495,182 331,855,676 20,764,945 11,544,914	34,147,070 65,590,791 29,634,641 19,429,684 54,926,311 17,981,159 24,61,130	53,971,553 52,302,772 226,680,095 66,036,047 38,289,217 9,022,580 105,761,260 14,582,607	511,321,691 21,885,045 54,161,211 44,896,053 168,295,751 32,943,120	23,527,500 23,527,500 34,442.551 35,089,362 16,969,204 93,557,239 127,904,203 88,080,044
Home Howard Insurance Company of North America Insurance Company of State of Pa Jersey City	Mechanics. Merchants, N. J. Merchants, N. Y. Merchants, R. I. Milwaukee Mechanics. Montauk Newark Newark	New Tampsante. Niagara. Niagara. Northwestern National Pacific Park Pensylvania. People's, N. H. People's, N. V.	Phenix Prescott Providence Washington Springfield Spring Garden Spring Spring Garden Spring Spring Garden	Union, Pa. Union, Cal. United Firemen's United States Washington Westchester Williamsburg City

TABLE 7-CONCLUDED.

Mutual Companies of other States.  Holyoke		During the Year.	Written During the Year.	Av. Fremium Per Centum.	During the Year.	Fer C. of Losses Incurred to Risks Written.
Merchante and Formers	\$24,996,666	\$9,342,893	\$125,216 36	I.34	\$29,549 49	. 32
ייייייייייי מיייי ד מייייייי מיייייייייי	18,591,336	6,139,662	86,099 51	1.40	25,524 or	.42
Unincy	29,588,766	8,701,904	124,462 16	I.43	51,559 24	.59
Totals	\$73,176,768	\$24,184,459	\$335,778 o3	1.39	\$106,632 74	.44
Companies of other Countries.						
British America, D. of C.	\$53,171,091	\$49,382,902	\$633,074 04	1.28	\$368,649 82	.74
City of London, England	45,903,409	53,075,911	695,875 26	1.31	367,802 76	Ğ9.
Commercial Union, England	254,850,955	221,397,800	~	1.04		.48
Fire Association, England	69,615,934	09,803,358	911,845 73	1.30		.72
Lomburg Dungand	99,005,389	93,032,500	٠,,	96.	400,197 37	.43
Imposied Fraden, Octmany	29,544,400	90,030,474	~	1.10		.45
Tomorhius England	100,003,049	103,113,057		1.19	669,290 00	.05
Lancasune, England	130,007,477	137,030,052	1,429,933 55	1.04		.52
:	30,020,934	40,199,127		1.40	232,704 02	.50
ion and Globe, England	542,310,215	515,832,312	4,731,949 14	.92	2,050,639 89	.40
:	100,521,505	97,184,091	857,785 23	88.	358,156 00	.37
North Dittick and Managerial Francis	134,900,548	128,006,483		10.1	678,756 38	.53
North Dinish and Mercannie, England	220,873,005	210,508,589	2,001,903 58	86.	933,127 44	.44
Normer, England	99,198,094	108,219,050	1,020,057 51	. 46	467,615 80	.43
Dhomin England	97,084,923	97,974,537	915,764 90	.93	430,437 78	.44
: : : : : : : : : : : : : : : : : : : :	220,000,414	203,019,414	1,815,723 84	68.		.41
Powel Fingland	192,508,117	173,758,151	1,803,304 85	1.04		.42
	378,803,321	350,321,918	3,163,072 69	96.	1,464,062 25	.42
Scottish Onion, Scottaint	40,038,190	07,433,337	811,505 22	1.20		.30
Trong Atlantic Comment	199,791,344	139,017,482		.94		.53
United Fire Poincings Fuelond	20,101,320	18,537,049	239,068 33	1.29		.74
Wroten P. C. C.	110,750,00	121,942,423		1.03	591,105 00	.48
Western, D. or C	¢1,194,707	65,779,065	960,927 28	1.47	506,425 70	.77
	\$3,300,705,681	\$3,163,000,548	\$31,896,899 89	10.1	\$14,841,768 48	.47
Grand Totals  \$10,	\$10,527,589,792	\$8,917,510,506	\$92,288,996 81	1.03	\$42,704,480 32	.48

TABLE 8. FIRE BUSINESS TRANSACTED IN CONNECTICUT DURING THE YEAR ENDING DECEMBER  $_{31}$ , 1886.

N <sub>A</sub> ме оғ Сомрану.	Risks Written.	Fremiums Received.	Av. Premium Per Centum.	Losses Incurred.	Per Cent. of Losses Incurred to Premium.	Losses Paid,
Alna Stook Companies of Connecticut.	\$12,913,928	\$111,281 80	.86		30.44	\$48 E84 76
Connecticut	3,960,800	38,261 45	76.	15,274 94	39.92	14,788 94
Hartford	6,836,890	82,042 67	1.20		39.54	33,051 52
Menden.	2,455,036	31,424 47	1.28		46.02	15,669 69
National	2,832,838	30,841 85	1.09		31.27	12,669 67
Norwalk	1,264,279	13,191 05	1.04		10.11	1,603 46
Orient	2,555,031	25,429 94	I.00		48.93	14,748 46
People's	2,140,437	27,945 08	1.31	15,531 18	55.58	15,514 02
Phoenix	7,654,231	76,453 05	I.00		23.59	
Security	2,694,802	29,690 26	I. IO	9,490 46	31.96	11,110 79
Totals	\$45,308,272	\$466,561 62	1.03	\$172,668 or	37.01	\$193,056 19
Mutual Companies of Connecticut.	# 000000000000000000000000000000000000	1 7 7				
Farmers	#39,925	75 / 57	1.37			
Farmington Valley.	33,400	204 82	523	#CD# OO	246 46	\$2,350 00 £0£ 00
Greenwich	130,343	870 89	.67	>> C>C≠	00:01	22 626
Hartford County	8,026,715	41,648 83	.52	11,444 63	27.48	10,576 65
Harwinton	108,380		:	100 00		300 00
Litchfield	1,585,698	5,678 83	.36	7,474 57	131.62	6,824 57
Middlegev	30,325	493 92	1.63			0 1 1
New London County.	1.157.150	7,072 71	19	6016 82	39.37	25,103 33
Norwich	212,315	559 34	.26	Co oroto	12:52	015 82
Rockville	120,227	720 57	9.	260 00	36 08	260 00
State	1,464,538	9,028 64	.62			3,027 47
Tolland County	3,126,919		-84	17,857 24	00.89	26 20,02
Washington	203,110	407 14	.20			
Windham County	1,765,551		.75	11,065 44	83.52	10,795 44
Totals	\$27,674,681	\$170,119 08	19.	\$79,657 04	46.82	\$87,363 03

TABLE 8-CONTINUED.

NAME OF COMPANY.	Risks Written,	Premiums Received.	Av. Premium Per Centum.	Losses Incurred.	Per Cent. of Losses Incurred to Premiums.	Losses Paid.
Stock Companies of other States.						
Agricultural	\$4,135,231	\$25,624	.62	\$7,459 05	29.11	\$6,436 55
ican, N. J	920,621,1	11,364	96.		9 84	
American, N. Y.	627,088		96.		76.71	
American, Pa	2,376,470	27,790	1.17		17.75	
American Central	436,761	5,150	1.18		105.02	
American Exchange	130,176	1,007	.77		6.78	
Anglo-Nevada	461,576	6,306	1.37		14.90	
Atlantic	81,597	196	1.19		294.23	
Buffalo German	544,074	5,340	86.		37.50	
ns, O			:		:::	• • • • • • • • • • • • • • • • • • • •
Citizens, N. Y.	1,320,786		96.		72.93	
Citizens, Pa	364,702		1.05		93.53	
Clinton	304,166		66.		43.95	
Commerce	506,285		1.13		30.82	
Jommercial	198,054		1.43		38.28	
Continental	4,993,834		90.1		32.07	
Eliot	162,887		1.32		8.72	
Equitable	669,014		1.06		16.22	
Farragut	410,417	4,319 82	1.05	2,958 49	68.49	2,978 49
Fire Association	2,255,409		1.27		59.55	
Fireman's Fund	936,508		1.31		41.24	
Firemen's	1,131,324		96.		68.14	
First National	120,599		19.1		110.64	
Franklin	1,748,683		1.07		40.31	
German American	3,997,209		.93		49.13	
Germania	1,766,459		1.02		23.02	
Girard	641,449		16.		17.15	
Glens Falls	1,243,825		88.		14.76	
Granite State	113,197		1.48		: ;	
Greenwich	458,789		1.09	4,120 00	82.14	4,120 00
Hanover	2,669,970		1.19		29.50	

55,923 71 8,989 61															-	-				12,695 24				20,547 36									3,124 14		\$427,029 07
44.10	51.40	66.69	5.01	73.30	67.54	119.46	24.64	5.72	126.77	73.08	37.80	18.02	37.89	58.70	9.52	1.83	14.92	:	53.96	31.51	51.96	61.14	41.67	49.21	:	74.07	62.25	31.00	66.30	103.16	16.32	32.81	19.38	50.04	42.56
24,664 79 8,170 00																				10,818 75				17,536 54									2,824 14		\$364,225 76
1.0t 1.08	1.09	10.1	00.	1.32	1.12	1.39	1.03	18.	.95	1.00	61.1	1.05	1.12	90.1	.94	.65	1.34	1.36	1.18	61.1	1.59	1.10	1.31	1.16	:	1.08	1.30	88.	1.10	1.07	.92	.94	1.04	.93	1.05
55,923 71																															2,843 93		14,568 97	22,403 71	\$855,861 65
5,523,684	5,079,154	273,105	529,529	795,572	1,354,963	779,013	724,466	829,473	332,826	370,023	2,319,891	1,559,419	3,216,119	320,120	803,740	159,400	854,410	127,128	302,733	2,884,162	468,357	1,028,036	329,057	3,076,393		426,387	\$10,076	1,124,350	604,131	208,880	310,230	2,907,641	1,399,591	2,398,199	\$81,205,673
Home	Insurance Company of North America	Insurance Company of State of Penn	Jersey City	Mechanics	Merchants, N. J.	Merchants, N. Y.	Merchants, R. I	Milwaukee Mechanics	Montauk	Newark	New Hampshire	New York Bowery	Niagara	Northwestern National	Pacific	Park	Pennsylvania	People's, N. H	People's, N. Y	Phenix	Prescott	Providence Washington	Rochester German	Springfield	Spring Garden	Sterling	Traders	Union, Pa.	Union, Cal	United Firemen's.	United States	Washington	Westchester	Williamsburg City	Totals

TABLE 8-CONCLUBED.

Мамв ог Сомрану.	Risks Written.	Premiums Received.	Av. Premium Per Centum.	Losses Incurred.	Per Cent. of Losses Incurred to Premiums.	Losses Paid.
Mutual Companies of other States.						
Holyoke	\$641,450	\$5,710 41	68.	\$576 15	10.09	\$576 15
Merchants and Farmers	391,743	3,499 25	68.	2,759 25	78.85	2,759 25
Quincy	103,925	1,180 13	I.13	18 96	8.20	18 96
Totals	\$1,137,118	\$10,389 79	16.	\$3,432 21	33.03	\$3,432 21
Companies of other Countries.			~ ~		:	* * * * * * * * * * * * * * * * * * * *
British America	780,547	9,661 49	1 24	6,083 27	62.97	
City of London	642,540	9,459 19	1.47	6,520 14	68.93	6,518 62
Commercial Union.	2,049,680		1.40		53.30	
Fire Association	669,719	8,401 31	1.36		53 18	
Guardian	1,626,861	19,078 03	1.17		57.23	
Hamburg-Bremen	838,957		86.		-84	
Imperial	1,150,662	15,313 54	1.33	11,335 72	74.02	
Lancashire	1,258,978		1.24	5,475 32	35.03	
Lion	1,124.550	12,250 93	60 I	4,931 87	40.26	
Liverpool and London and Globe	5,025,863	54,575 13	1.09	23,128 33	42.38	
London	1,130,672	12,204 17	80 I	6,295 00	51.58	6,637 98
London and Lancashire	933,072	12,748 89	1.37	5,324 64	41.77	
North British and Mercantile	2,921,569	31,548 33	1.08	11,260 18	35.69	
Northern.	1,197,335	14,322 84	1.20	4,569 44	31.90	5,042 09
Norwich Union	1,461,488	18,068 37	1.24		55.91	10,580 66
Fheenix	1,276,573	16,534 08	1 29		42.92	06 651'9
Oueen	3,070,576	29,072 75	.95	7,091 05	24.39	7,091 05
NOyal.	2,000,090	25,078 08	1.25		30.42	10,180 53
Scottish Union	1,780,250	18,420 31	1.03		\$2.80	9,729 05
Sum	1,359,000	10,869 39	08.	00 918,1	16.71	1,979 05
I rans-Atlantic	222,551	2,382 17	1.07	4,715 89	86.761	4,715 89
United Fire Keinsurance	2,304,462	26,100 00	1.13	17,580 00	67.36	16,133 00
Western	178,310	2,451 44	1.38	1,114 00	45.45	26 689
Totals	\$34,958,885	\$401,179 67	1.15	\$182,597 06	45.51	\$197,790 83
Grand Totals	\$190,284,629	\$1,904,111 81	00.1	\$802,580 08	42.15	\$908,671 33
	The second secon					

TABLE 9.

FIRE RISKS WRITTEN, PREMIUMS RECEIVED, AND AVERAGE PREMIUM P.	I, PREMIUMS	RECEIVED, A	ND AVERAG	E PREMIUM 1	P. C. IN 1884, 1	C. IN 1884, 1885 & 1886, (Exclusive of Perpetuals.	xclusive	of Per	etuals.)
Name or Company	18	1884.	18	1885.	18	1886.	AV. PRE	AV. PREMIUM PER	CENT.
Transport of Contrast.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	1884.	1885.	1886.
Stock Companies of Connecticut.									
Ætna	\$231,674,285	160	\$225,105,504	\$2,652,391	\$228,708,207	\$2,709,388		1.18	1.18
Connecticut	84,230 442	1,004,167	87,661,313		87,038,449		61.1	1.26	1.28
Hartford	215,184,607		205,865,179		210,178,417			1.25	1.27
Meriden	7,532,445	90,389 33	7,369,350	96,538 44	7,771,530			1.31	1.28
National	40,781,908		43,738,826		45,834,116		_	1.25	1.26
Norwalk	1,161,954	12,114	1,244,633	13,620 87	1,264,279		1.04	1.09	1.04
Orient	47,276,498	619,654	50,972,716	694,166 63	55,782,814		1.31	1.36	1.32
People's	2,829,067		3,061,058		3,283,184		1.26	1.34	I.38
Phœnix	179,295,193		175,614,242		181,884,696	2,287,493 88	I.22	1.25	1.26
Security	19,546,295	234,247 40	34,645,953	299,331 68	25,610,221	303,257 92	1.20	98.	1.18
Totals	\$829.512,694	\$9,987,151 58	\$835,278,774 \$10,280,687	\$10,280,687 73	\$847,355,713 \$10,562,293	\$10,562,293 94	1.20	12.1	1.25
Mutual Companies of Connecticut.									
Danbury	\$48,475	\$327 58	\$43,450	\$474 37	\$39,925	\$547 57	89.	1.00	1.37
Farmers	52,795	212 95	39,875		22,22		.40	2,2	.23
Farmington Valley	13,380	311 23	9,725	157	33,490	204 82	2.32	1.62	.6 <u>i</u>
Greenwich	88,550	591 88	98,685		130,343		.67	94.	.67
Hartford County	8,263,920	42,057 00	8,238,165	41,779 97	8,026,715	41,648 83	.51	.51	.52
Harwinton	39,755		46,685		108,380		01.	80.	
Litchfield	1,420,686	5,068 86	1,458,245	5,246	1,585,698	5,678 83	.36	.36	.36
Madison	47,306		41,725	949	30,325	493 92	.88	I.62	1.63
Middlesex	8,022,827	51,629 30	7,269,573	57,786	9,647,761	63,327 06	.64	.79	99.
New London County	909,604		891,133	5,148	1,157,159	7,072 71	.56	58	.61
Norwich	214,040		213,440	557	212,315	559 34	.26	.26	.26
Rockville	105,623	• • •	86,295	527	120,227		9.	19.	9.
State	1,511,758	10,084 53	1,574,023	9,443	1,464,538	9,028 64	.67	9.	.62
Tolland County	3,079,553		3,175,063	26,413 38	3,126,919	26,259 20	%.	.83	.84
Washington	157,636	:	135,625		203,110	407 14	:	:	. 20
Windham County	1,626,386	12,203 98	1,725,685	13,586 88	1,765,551	13,249 11	75	.79	.75
Totals	\$25,602,354	\$153,925 21	\$25,047,392	\$162,801 38	\$27,674,681	\$170,119 08	09.	.65	19.

TABLE 9-CONTINUED.

NAME OF COMPANY	1884	84.	180	885.	18	1886.	AV, PREA	AV, PREMIUM PER CENT	CENT.
Manue of Contrain	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	1884.	1884. 1885. 1886.	.988
Stock Cos. of other States.									
Agricultural	\$92,808,752	\$843,413 47	\$88,813,674	\$808,330 22	\$89,027,087	\$806,034 02	16.	16.	16.
American, N. J	50,115,602		48,024,820	446,752 27	50,021,127		.78	. 93	. 94
American, N. Y	67,385,993		70,468,507		76,383,246	365,934 55	.44	44.	.47
American, Pa	82,117,281	972,802 50	86,948,402	1,137,164 96	104,970,237	1,349,439 55	1.18	1.31	1.29
American Central			43,521,584		49,078,029	627,203 30	:	1.33	1.28
American Exchange	11,285,532	51,791 65	10,902,921	53,266 00	13,332,766	64,900 00	.46	.49	.49
Anglo-Nevada				:	25,879,277	400,255 37	:		1.55
Atlantic	5,257,521		4,519,754	48,460	4,171,032	47,255 05	1.09	1.07	1.13
Buffalo German	43,553,271	460,262 32	44,638,735	485,968 18	44,705,726	481,787 73	1.05	1.09	1.08
Citizens, O			4,716,926	699'99	8,024,154		:	1.41	1.36
Citizens, N. Y	87,957,455	820,792 30	82,593,521	745,154 96	77,921,037		.93	96.	98.
Citizens, Pa	21,072,256	252,480 23	24,206,765		27,857,813		1.20	1.07	01.1
Clinton.	39,875,286	267,688 09	24,562,150		36,171,179		.67	81.1	8.
Commerce	16,492,616	169,214 19	15,598,046	159,672 59	15,598,720	161,330 99	1.03	1.02	1.04
Commercial			24,624,543		25,432,743	409,907	:	· 09 · I	19.1
Continental.	383,427,946	2,816,860 89	378,067,305	3,183,120 92	369,414,912	2,912,234 83	.73	-84	.78
Ellot				•	16,267,421		:	:	1.13
Equitable	18,949,052	214,365 90	18,544,429	68 180,712	18,978,417	219,109 80	1.13	1.17	1.15
Farragut	28,437,071	_	27,080,585	193,207 84	24,870,178	191,984	.63	.71	.77
Fire Association	133,101,652		136,791,031	1,698,778	142,115,536	<b>–</b>	I 24	1.24	1.26
Fireman's Fund	56,025,171		62,339,413	878,018	82,730,812	1,114,209	1.40	1.41	1.34
Firemen's	31,478,539	261,194 87	33,783,159	306,137	34,632,394	342,830	.83	16.	66.
First National	5,300,771		5,402,634	90,352	5,718,780		1.59	1.67	99.1
Franklin	52,359,651		52,123,497	559,785 33	52,713,622		90.1	1.07	1.13
German American	243,752,283	2,311,413 90	331,578,534	2,562,569 60	344,630,320	``	-95	.77	.79
Germania	172,776,647	1,763,184 54	159,332,014	1,533,260 80	150,661,284	1,303,096	1.02	96.	98.
Girard	34,350,542		32,765,339	265	36,871,857	391,550 49	10.1	1.01	90'1
Glens Falls.	50,780,321	590,072 11	59,187,337	640,372 21	61,977,820	648,775 02	1.04	80.1	1.05
Granute State			2.000	•	15,320,279	192,937 57	:		1.25
Uname	011000		1100,840,111	832,721 50	148 201,551	788,579 72	:	.52	.53
Ношь	144,248,519	1,580,001 57	140,586 101	1,472,519 61	136,501,113	1,333,497 59	1.09	1.05	.97
	349,999,019		1991,100,000	3,002,010 10	342,204,434	3,770,030 741	1.09	1.10	01.1

1.06 1.14 1.04 .84	18.00.1	1.16	.84 .93 I.15	.88	.56	16.	1.25	1.15	.93	1.11	.88	98 98	10.1
.95 1.29 1.06 .78	1.08	1.18	.92 .1.19	.89 .96 .1.1	.589 .589	.83	1.24 1.19	1.35	87	1.09	.93	1.19 .97 .84	1.02
		: :		1.03				1.13	468	1.27			1.01
501,196 28 2,493,773 92 175,469 33 56,965 94		222,070 222,070 550,556	163,336 89 189,687 96 715,380 62	N		232,992 36	250,012 76 555,316 22	447,402 20 1,774,623 70 197,494 05		314,589	175,108	1,c88,564 89 990,o32 86 633,583 08	\$49.198.337 32
47,466,612 219,082,639 16,810,165 6,757,912	39,155,191	39,781,182 39,781,182	19,363,021 20,354,051 62,042,020	49,641,325	32,755,933	17,810,285	19,998,233	38,829,913 131,453,600 19,314,505	20,091,748	28,268,692	18,041,486	97,370,890 101,359,220 81.500,984	\$4,587,743,620 \$47,007,174 26 \$4,849,989,308 \$49.198.337 32 10.01
	0000	52	848 81					31				96 57 53	92
474,348 2,466,521 160,754 53,454		221,432	155,613 175,019 673,263	_	334,264 57,692 1.046,205	' : `	•	529,001	168,568	313,997			\$47,007,174
50,028.172 191,445,857 15,122,570 6,811,005	37,362,102 60,485,886	18,750,696	18,537,939 17,966,560 56,713,268	55,335,795	37,352,852	34,566,431	18,601,517 48,321,512	44,834,858	19,377,051	45,320,120 28,763,726 31.240,027	15,974,815	84,163,974 85,149,720 84,826,982	\$4,587,743,620
201 040	85 75	12:	81 90	45°5°5°5°5°5°5°5°5°5°5°5°5°5°5°5°5°5°5°			38	51	94 04	75	98	o7 88 51	42
2,437,331 176,036 53,219	285,313 659,691	230,176	140,195 179,372 560,658	452,041	64,429	223,523	210,020 210,020 581,367	537,198 1,913,685	305,637	347,570	122,866	778,161 748,355 810,135	\$42,609,528
49,867,628 190,401,393 16,604,446 6,744,262	35,97°,55° 33,246,445 61,176,233	19,972,738	17,170,608 22,138,276 49,834,340	51,457,476	11,157,308	26,357,350	58,208,482 58,208,482	45,494,753 136,691,800	32,328,060	50,520,790 27,266,093 37,278,050	13,565,361	63,762,015 78,490,347 141,627,924	\$4,222,006,481 \$42,609,528 42
Howard Ins. Co. of North America Ins. Co. of State of Penn. Jersey City	Mechanics	Merchants, N. Y	Montauk Newark New Hampshire	New York Bowery Niagara	Pacific. Park Park Park	People's, N. H. People's, N. Y.	Prescott.  Providence Washington	Rochester German. Springfield. Spring Garden	Star. Sterling.	Traders. Union, Pa. Union. Cal.	United Firemen's	Washington	Totals

### TABLE 9-CONCLUDED.

Marie On Course	1884	84.	18	1885.	18	1886.	AV. PRE	AV. PREMIUM PER	CENT.
NAME OF COMPANY.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	1884.	1885, 1886.	1886.
Mutual Companies of other States,									
Dutchess County			\$22,531,862	\$195,520 45			:	.87	:
Holyoke	\$6,348,780	\$84,149 53	8,271,246		9,342,893	125,216 36	I.33	1.33	1.34
Merchants & Farmers	4,490,926	60,471 36	5,925,784	83,976	6,139,662	86,099 51	1.35	I.42	1.40
Quincy	7,455,420	104,915 53	8,449,914		8,701,904	124,462 16	1.41	1.41	1.43
Totals	\$18,295,126	\$249,536 42	\$45,178,806	\$508,811 25	\$24,184,459	\$335,778 03	1.36	1.13	1.39
Companies of other Countries.									
British America	\$47,058,161	\$599,481 82	\$49,492,447	\$664,542 43	\$40.282.002	\$623.074 04	1.27	1.34	1.28
City of London	54,579,259		51,029,231	687,899 29	53.075,911	695,875, 26	1.32	1.30	1,31
Commercial Union	244,446,652	2,312,114 78	218,630,662	2,283,643 33	221,397,800	2,293,205 04	26.	1.04	1.04
Fire Association	78,172,753		72,162,110	927,078 87	69,803,358		1.28	1.28	1.31
Guardian	84,328,440	726,344 46	86,348,839	784,878 21	93,032,566		98.	16.	96.
Hamburg-Bremen	82,930,401	943,626 65	85,565,596	955,491 39	90,630,474		1.14	1.12	01.1
Imperial	99,796,845		95,159,394	1,233,387 16	103,113,857	1,229,156 26	1.24	1.30	61.1
Lancashire	126,701,643	1,305,054 03	134,524,688	1,400,157 10	137,630,652	1,429,933 55	1.04	1.04	1.04
•	48,262,385		46,793,361	635,576 30	46,199,127		1.28	I.36	1.40
Liv. and Lon. and Globe.	518,438,409		500,807,003	4,498,144 02	515,832,312	4,731,949 14	98.	96.	.92
London	97,431,444	858,183 02	61,188,087		160,184,091	857,785 23	88.	.93	88.
London & Lancashire	129,561,800	1,256,551 32	128,786,443	1,279,897	128,005,683		.97	.99	I0.I
No. British & Mercantile	220,025,598		210,050,003		210,508,589	2,061,903 58	88.	.95	86.
Northern	83,240,820		98,615,825	1,013,867	108,219,050	1,020,057 51	1.16	1.03	.94
Norwich Union	94,148,247		92,688,591		97,974,537		96.	.97	.93
Fhoenix	181,789,277		312,227,136	2,266,727 77	203,619,414	1,815,723 84	.87	.72	68.
Gueen	149,358,689		153,673,267	1,666,898	173,758,151	1,803,304 85	1.03	1.08	1.04
Koyal	355,948,423		341,593,033	3,203,305	350,321,918	3,163,072 69	16.	46.	16.
Scottish Union	59,319,620		62,288,188	746,738	67,433,337		1.15	1.20	1.20
Sun	145,105,374	1,496,571 89	146,414,603		139,617,482	1,306,158 22	1.03	00.1	.94
Trans-Atlantic	22,030,930		21,250,373		18,537,049	239,068 33	1.28	1.33	1.29
United Fire Keinsurance.	35,000,203	363,385 04	80,585,350	932,328 00	121,942,423	1,250,644 15	1.02	1.16	1.03
W estern	72,564,136	1,086,043 14	66,947,382	993,310 35	65 779,065	960,927 28	I.50	1.48	1.46
Totals	_	\$3,031,565,575 \$30,115,680 29	\$3,146,821,612	\$3,146,821,612 \$31,661,980 40	\$3,162,999,748 \$31,896,883	\$31,896,883 89	66	10.1	1.01
Grand Totals	\$8,126,982,230	\$83,115,821 92	\$8,640,070,204	\$8,640,070,204 \$89,621,455 02	\$8,912,203,909 \$92,163,412	\$92,163,412 26	1.02	1.04	1.03
						The second distriction of the second			-

## TABLE 10. MARINE AND INLAND BUSINESS.

					Control of the last of the las	Commence of the contract of th
NAME OF COMPANY,	Risks in Force.	Risks Written.	Premiums on Risks Written.	Av. Premium Per Centum.	Losses Paid.	Losses Incurred During Year.
Ætna. Security	\$1,935,362 936,773	\$59,985,210 3,818,262	\$210,147 28 <b>5</b> 6,318 99	.35	\$91,640 04 43,118 17	\$114,484 86 43,018 17
Totals. Stock Companies of other States.	\$2,872,135	\$63,803,472	\$266,466 27	.42	\$134,758 21	\$157,503 03
Anglo-Nevada Atlantic. Citizens. O.	\$1,803,078 2,490	\$15,438,501 285,848	\$151,987 54 1,615 81	.56	\$2,564 59 71 88 306 88	2,564 59 71 88 206 88
Citizens, Pa. Commercial	10,500	229,314	1,597 35	.70		
Continental.	1,754,345	202,165,743	450,635 66	.22		311,878 65
Fireman's Fund.	1,275,378	16,279,326		1.79	138,361 76	
Howard	130,750	40,059,449	5,113 53	3.02		500 005
Insurance Co. of North AmericaInsurance Co. of the State of Pa	15,082,509	253,757,105	1,485,478 25	62.89	1,480,866 95	1,441,166 95
Merchants, N. Y.	28,500	29,500		4.60		200 00
Merchants, K. 1	250,000	35,215	158 27 14,581 OI	.45 .70	1,429 23 9,864 24	1,129 23 10,655 91
Phenix. Providence Washington.	28,693,990	222,136,309	1,670,197 81	.7.8		1,465,026 19
Traders.		754,480		.27	60 83	60 83
Union, Pa.	933,004	78,610,071	385,651 51	.49	166,310 23	275,998 47
United States.	360,225	9,144,300	114,300 18	1.25	3,484 96	92,794 40 5,663 08
Washington	3,087,983	14,962,785	354,597 82	2.37	268,219 67	279,209 67
Totals	\$60,966,733	\$918,237,093	\$5,580,958 17	19.	\$4,330,803 66	\$4,435,269 42
British America	377,241	13,286,975	72,958 13	25.	\$27,854 78	\$50,061 94
Commercial Union	2,097,429	15,579,904	133,026 73	28.	38,856 93 85,226 05	38,856 93 84,820 14
Totals	\$3,520,623	\$60,296,203	\$366,768 34	.61	\$151,948 66	\$174,748 01
Grand Totals	\$67,359,491	\$1,042,336,768	\$6,214,192 78	09.	\$4,617,510 53	\$4,767,520 46

TABLE 11.

SUMMARY COMPARISON OF FIRE BUSINESS (INCLUDING MUTUALS) IN CONN. FOR THE PAST FOURTEEN YEARS.

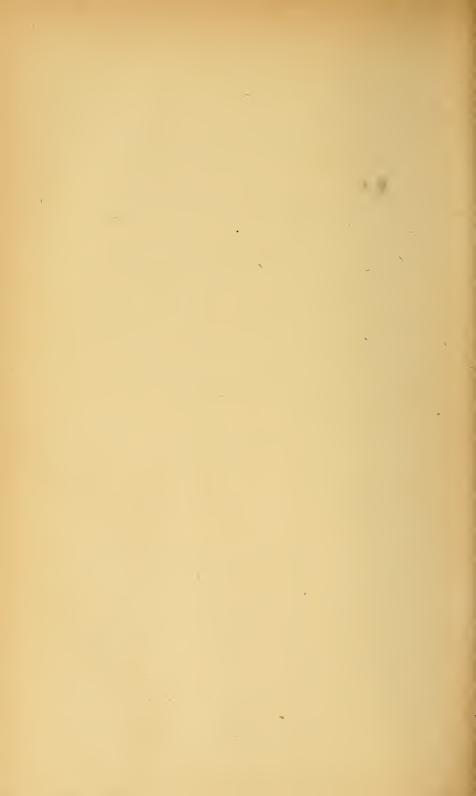
Number of Cos. Susp'n'd.	With. With. 28 c.
Number of Companies Organized.	Adm. 19 0 0 0 0 0 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2
Per Cent. of Losses to Premiums Received.	664.8388.878.888.888.888.888.8888.8888.888
Losses Paid.	\$291,978 00 413,597 00 413,645 00 413,645 00 413,645 00 225,042 00 225,716 00 237,410 33 236,412 27 236,412 27 236,412 27 236,412 27 236,412 27 236,412 27 237,410 00 237,750 00 237,750 00 237,750 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00 257,500 00
Average Premium Per Cent.	88.0.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1 90.1
Premiums Received.	\$735,189 00 944,460 00 944,460 00 865,173 00 865,173 00 867,84 00 5517,84 00 5517,88 00 5517,89 00 567,124,89 00 567,124,99 00 567,124,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 577,024,99 00 5
Risks Written.	\$8,33,394,874 \$8,935,666 \$9,129,485 76,189,485 76,189,201 64,272,202 72,979,746 68,603,641 72,973,646 72,973,646 72,973,647 77,324,538 82,627,647 77,324,738 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,633,985 81,
Total.	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Mutual.	3 L & 5 5 8 L L L L L L L L L L L L L L L L L
. Stock.	######################################
Companies.	Conn. Companies.  do.
	8875 8875 8775 8775 8775 8875 8875 8875

TABLE 12.

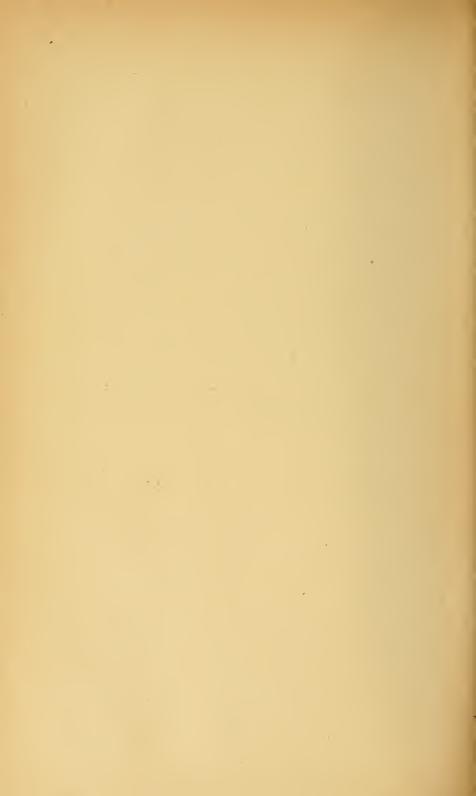
SUMMARY COMPARISON OF CONDITION OF FIRE INS. COS. AUTHORIZED IN CONN. FROM 1873 TO 1887.

	•
Per Cent, of Losses to Pre- minms Received	83 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
Risks in Force.	\$689,257,635 682,798,535 683,927,018 693,423,076 749,536,301 749,536,301 749,536,301 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,619 1,007,6
Losses Paid.	\$6,160,211 00 5,203,416 00 5,203,416 00 4,539,834 00 4,539,834 00 3,712,720 4,712,720 5,744,616 00 5,744,616 00 5,745,395 5,741,730 5,747,395 6,337,497 20,395,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,565,447 00 20,5
Premium Receipts.	\$10,255,078 00 9,195,517 00 9,195,517 00 9,195,517 00 1,7392,004 00 1,633,173 00 8,116,012 00 8,116,012 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1792,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,005 00 9,1795,
Expenditures,	8,558,479 00 8,729,833 00 8,414,603 00 8,694,776 00 7,130,603 00 7,503,011 00 7,503,014,70 00 8,743,447 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,879 00 10,175,
Income.	\$\$\partial \text{\$\frac{\partial \text{\$\partial \text{\$
Surplus as regards Poli- cy-holders.	\$8,034,122 00 9,757,482 00 12,402,903 00 12,402,903 00 13,376,842 00 13,376,842 00 17,594,000 17,594,000 17,594,000 18,557,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,335 00 19,604,334 00 19,604,334 00 19,604,334 00 19,604,334 00 19,604,334 00 19,604,334 00 19,604,334 00 19,604,334 00 19,604,334 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 00 19,709,442 0
Liabilities exclusive of Capital, Scrip, and Special Funds	\$5,526,005 00 5,469,552 00 5,469,552 00 4,849,133 00 4,849,133 00 5,5289,387 00 6,120,705 00 7,573,447 00 7,573,815 94 8,070,342 4 8,070,342 4 31,305,074 00 32,405,103 00 32,405,103 00 32,405,103 00 32,405,103 00 33,591,633 00 34,011,091 00 56,093 00 56,09
	\$13,560,127 00 15,337,448 00 17,629,445 00 17,649,870 00 17,649,870 00 18,275,491 00 25,373,970 00 25,373,971 24 27,674,581 34 27,674,581 34 27,674,581 34 27,674,581 34 27,674,581 34 27,771,317 00 26,375,270 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 27,771,317 00 2
Cash Capital. Gross Assets.	\$6,781,000 00  7,701,000 00  8,501,000 00  8,001,000 00  8,001,000 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  10,801,500 00  23,601,000 00  24,655,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000 00  26,550,000
Companies.	Conn. Companies, do.
	1875 1875 1875 1877 1877 1877 1885 1888 1888

\* Includes deposits in United States of companies of other countries. Omitted in previous years,



DIRECTORY OF COMPANIES.



# LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONNECTICUT.

NAME OF COMPANY.	Paid-up Capital.	President.	Secretary,
Etha, Hartford.  Connecticut, Hartford.  Hartford, Hartford.  Meriden, Meriden.  National, Hartford.  Norwalk, Norwalk.  Oriewy, Middletown.  People's, Middletown.	\$\frac{\pi_{+1}}{2}\cdot \cdot	Lucius J. Hendee. J. D. Browne. George L. Chase. A. Chamberlain Mark Howard. William C. Street. Charles B. Whiting. Jesse G. Baldwin. H. Kellogg.	Jotham Goodnow. Charles R. Burt. P. C. Royce. E. B. Cowles. James Nichols George R. Cowles. George B. Bodwell. Seth H. Butler. D. W. C. Skilton.
Security, New Haven. Hartford Steam Boiler Inspection  Total.	250,000 00 250,000 00 \$11,052,000 00	J. M. Allen	H. Mason. J. B. Pierce.
Mutual Steam Boiler Inspection Danbury, Danbury Farmers, Suffield Farmington Valley, Farmington Greenwich, Greenwich Hartford County, Hartford Litchfield, Litchfield Midalson, Madison Midula Assurance, Norwich Mookville, Rockville New London County, Norwich New London County, Polland Tobacco Growers, North Canaan Tolland County, Tolland Washington, Washington	Assets. \$681 00 22,935 17 912 59 7,490 00 6,410 17 366,109 34 93,861 83 6,453 53 6,649 77 12,822 55 103 91 79,541 53 1,086 41 8,459 36 416 08 416 08	S. H. Williard. Samuel White. Edward Notton. Thomas A. Mead. Wm. E. Sugden. Abijah Catlin. John N. Chittenden. O. Vincent Coffin. Charles H. Barber. E. F. Parker. George Maxwell. Ralph Gillett. Lyman Dunning. Lucius S. Fuller. C. H. Mason.	J. B. Spencer. George B. Benjamin, Jr. W. E. Burbank. Richard H. Gay. John Dayton. Wm. A. Brving. Henry W. Wessells. Wm. S. Hull. C. W. Harris. Asa Backus. David Birge. J. F. Williams. A. T. Bissell. Isaac Cross, Jr. C. H. Briggs. Edward E. Fuller. S. J. Logan. John Palmer.
Total	\$1,358,912 39		

LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONN. — CONTINUED.

Attorney to accept service in Connecticut, Insurance Commissioner, Hartford.

Secretary.	H. M. Stevens. J. H. Worden. David Adee. Richarles Christensen. Thomas Clark, Jr. V. R. Schenck. Frederick F. Nugent. C. P. Farmfeld. T. W. Hayward. Oliver J. Eggert. John B. Abernathy. Frank M. Parker. Walter Morris. C. E. W. Chambers. Richard V. DeWitt. Charles A. Laton. Cyrus Peck. A. P. Curtis. James E. Tillinghast. Samuel Darbee. John M. Crane. W. S. Winship. Wm. J. Dutton. Chas. Collyer. George A. Park. Ezra T. Cresson. James A. Silvey. Hugo Schuman. Jewas A. Silvey. Jewas A.
Admitted to Paid-up Capital. President.	Jean R. Stebbins. Fred H. Harris. James M. Halsted Thos. H. Montgomery George T. Cram. William Raynor. Wm. K. Lothrop. Richard A. Elmer. George L. Brander. J. S. Parish. Philip Becker. F. X. Reno. George L. Patierson, Jr. G. A. Van Allen. John H. Wise. H. H. Lamport G. C. George. Fred W. Arnold. John E. Leffingwell. Wm. M. Richards. Jesse Lightfoot. D. J. Staples. S. R. W. Heath Chas. B. Fratt. James W. McAllister. Emil Oelbermann. Rudolph Garrigue. Alfred S. Gillett. R. M. Little. R. M. Little. Frank Jones. Samuel C. Harriot. Brith S. Sanded.
Paid-up Capital.	\$\$500,000 00 600,000 00 500,000 00 200,000 00 500,000 00 500,000 00 200,000 00 200,000 00 200,000 00 200,000 00 200,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00 250,000 00
Admitted to Connecticut.	1865 1871 1886 1887 1886 1887 1888 1888 1888
NAME OF COMPANY.	Stick Companies of other States.  Agricultural, Watertown, N. Y.  American, Newark, N. J.  American, Newark, N. Y.  American, Penladelphia, Penn.  American Central, St. Louis, Mo.  American Exchange, New York, N. Y.  American Stream Boiler, New York, N. Y.  American Sarety, New York, N. Y.  Anglo-Nevada, San Francisco, Cal  Adlantic, Providence, R. I.  Buffalo German, Buffalo, N. Y.  Citizens, New York, N. Y.  Citizens, New York, N. Y.  Citizens, Stitsburg, Penn.  Citizens, New York, N. Y.  Commerce, Albany, N. Y.  Commerce, Albany, N. Y.  Commercial, San Francisco, Cal  Equitable, Providence, R. I.  Frier Association, Philadelphia, Penn  Frier Association, Philadelphia, Penn  Frier Mithonal, Worcester, Mass.  Frier Mational, Worcester, Mass  Germanis, New York, N. Y.

	George G. Crowell Jos. H. Hollingshead. N. Foote	:	:				Christian Freusser Adolf J. Cramer, Henry Harteau		Charles S. Haines John J. Henry.		:	_			_		_			_			Notes to the first of the first	7,5	_	E. Buckingham R. J. Smith.	_			_	_	rd	Edmund Driggs N. W. Meserole.	
	200,000 00			400,000 00		200,000 00	200,000 00			200,000 00	300,000 00	500,000 00	00 000,000	200,000 00	200,000 00	400,000 00	200,000 00	250,000 00		200,000 00		200,000 00	1,000,000 00	400,000 00	350,000 00		375,000 00	750,000 00		250,000 00	1,000,000 00	300,000 00	250,000 00	\$35,502,500 00
1853 1854 1865	1879 1880	1882	1882	1873	1886	1872	1885	1882	1877	1874	1879	1854	1873	1885	1877	1871	1881	9881	1872	1877	1872	1874	1872	1007	1004	1872	1880	1885	1885	1882	1883	1871	1871	
Home, New York, N. Y. Howard, New York, N. Y. Ins. Co. of North America, Philadelphia, Penn	nsurance Co. State of Penn., Philadelphia, Penn ersey City, Iersey City, N. J.	Lloyds Plate Glass, New York, N. Y.	Mechanics, Brooklyn, N. Y.	Merchants, Newark, N. J.	Merchants, New York, N. Y.	Merchants, Frovidence, K. 1	Milwaukee Mechanics, Milwaukee, Wis	Montauk, Brooklyn, N. Y.	wark, N. I.	New Hampshire, Manchester, N. H.	New York Bowery, New York, N. Y.	w York, N. Y.	Northwestern National, Milwaukee, Wis	Pacific, New York, N. Y	Park, New York, N. Y.	Pennsylvania, Philadelphia, Penn	ew York, N. Y	People's, Manchester, N. H.	Phenix, Brooklyn, N. Y	Prescott, Boston, Mass.	Providence-Washington, Providence, K. I	Kochester-German, Rochester, IN. Y	Springhein, Springhein, Mass	Spring Garden, Finadelphia, Fenn.	The sterning, INEW X OFK, IN. Y	Iraders, Chicago, III	Union, Finladelphia, Fenn	Francisco, Cal	United Firemen's, Philadelphia, Penn	United States, New York, N. Y.	Boston, Mass	Westchester, New York, N. Y.	Williamsburg City, Brooklyn, N. Y	Total

## LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONN.—CONCLUDED. Attorney to accept service in Connecticut, Insurance Commissioner, Hartford.

Secretary.	Walter L. Harris. Elijah B. Stoddard. Wm. H. Fay.	Resident Manager or Attorney for United States.	John C. Paige, Boston, Mass.  A. P. M. Roome and Frank Lock, New York, N. Y. George W. Gregerson, Boston, Mass. Henry E. Bowers, New York, N. Y. F. O. Affeld, New York, N. Y. John C. Paige, Boston, Mass. E. Litchfield, New York, N. Y. Martin Bennett, Jr., Hartford, Conn. Jas. E. Pulsford, New York, N. Y. James Wereance and Jeffrey Beavan, N. Y., N. Y. James Wereance and Jeffrey Beavan, N. Y., N. Y. Henry H. Hall, New York, N. Y. Chas E. White and Sam. P. Blagden, N. Y., N. Y. Henry H. Hall, New York, N. Y. E. Beddall, New York, N. Y. E. F. Beddall, New York, N. Y. E. F. Beddall, New York, N. Y. E. Harbers, New York, N. Y. Wartin Bennett, Jr., Hartford, Conn. J. J. Guile, Watertown, N. Y. William Wood, New York, N. Y.
. President.	Charles H. Price John D. Washburne Charles A. Howland		
Assets.	\$707,877 64 279,350 04 515,258 47 \$1,502,486 15	Assets in United States.	\$817.853 44 746,186 25 2,596,313 87 347,345 28 3267,909 54 1,134,413 90 1,517,909 54 1,134,413 90 1,517,909 54 1,517,909 54 1,517,909 54 1,517,909 54 1,517,909 54 1,544,535 71 1,250,781 93 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51 1,388,676 51
Admitted to Connecticut.	1876 1873 1884	Admitted to Connecticut.	1882 1882 1883 1883 1873 1873 1872 1872 1874 1879 1879 1879 1874 1874 1875 1877 1878 1878 1878 1878 1878 1878
NAME OF COMPANY.	Mutual Companies of other States.  Holyoke, Salem, Mass. Merchants & Farmers, Worcester, Mass. Quincy, Quincy, Mass	NAME OF COMPANY.	Cempanies of other countries, British America, Toronto, Canada City of London, London, England. Commercial Union, London, England Fire Insurance Association, London, England Guarantee Co. of North America, Montreal, Canada Guarantee Co. of North America, Montreal, Canada Guarantee, London, England. Lancashire, Manchester, England. Lion Fire, London, England. Lion Hontish arcantile, Liverpool, England. North British arcantile, Liverpool, England. Northern Listen Recantile, London, England. Norwich Union, Norwich, England. Royal, Liverpool, England. Soutish Union and National, Edinburgh, Scotland. Soutish Union and National, Edinburgh, Scotland Trans-Atlantic, Hamburg, Germany United Fire Reisaurance, Manchester, England Western Assurance, Toronto, Canada.

# DIRECTORY

Agents of Foreign Companies.



## Agricultural, Watertown, N. Y.

Name.	Residence.	Name.	Residence.
Abbott, C. S.	Waterbury	Lane, A. H.	Port Chester, N. Y
Andrew, C. E.	North Manchester	Lathrop, J. L. & Son	Norwich
Andrew, C. N.	Willimantic	Merwin, Jos. J.	Poquonock
Bacon & Guy	Middletown	McNeil, N. A. & Co.	Lime Rock
Beecher, S. G. & Son	New Milford	Montgomery, S. K.	Bristol
Bulluss, Thomas L. I.	Birmingham	Northrop, Amos S.	New Canaan
Caldwell, Wm. A.	Sherman	Norton, O. E.	Hotchkissville
Coats, Geo. F.	North Stonington	Platt, L. S.	Naugatuck
Conklin, H. W.	Hartford	Purdy, Horace	Danbury
Cowles, S. W.	Hartford	Smith, Chas.	Madison
Dudley, A. E. & Son	New Haven	Smith, George B.	Saugatuck
Fairchild, A. B.	Bridgeport	Stevens, A. L.	West Meriden
Finney, L. W.	Mianus	Stoughton, George H.	Thomaston
Griswold, M. N.	Winsted	Taft, George E.	Unionville
Holt, C. H.	Rockville	Tuite, Thos. E.	Hartford
Huke, George E.	Torrington	Tucker, Mark	Woodbridge
Humphrey, J. D.	New Britain	Wilson, O. E.	Norwalk
Jones, J. G.	Waterbury		

## American, Newark, N. J.

Atwater, Wm. C.	Birmingham	Johnson, C. G. & Co.	Meriden
Bell, Harry		Parsons, G. S. & Co.	Waterbury
Bentley, Samuel	Mystic	Staples, James & Co.	Bridgeport
Craufurd, Robert B.	Norwalk	Tarrant, Nicholas	Norwich
Collier, Thomas	New London	Walden, John L.	Willimantic
Hubbard, E. N.	Middletown	Webster, Charles M. & Co.	Hartford
Humphrey, John D.	New Britain	Wilson, McNeil & Co.	New Haven

## American, N. Y.

Abbott, A. F. & S	Son	Waterbury	Rider, Charles	Danbury
Chapman, Silas J	r.	Hartford	Seymour, O. D.	Hartford
Fuller & Story		Norwich	Staples, James & Co.	Bridgeport
Hall, Edwin D.			Sturtevant, Frank C.	Meriden-
Merwin, Robert	T.	New Haven	Walker, W. F.	New Britain
Quien, Christian	& Co.		Wilson, McNeil & Co.	New Haven
Rolli, P. C.				

## American, Philadelphia, Penn.

Allen, Chas. I.	Bethel	Lloyd, George	Danielsonville
Atwater, Wm. C.		Loomer, S. F.	Willimantic
Bartlett, Egbert	Ansonia	Mason & Ayer	Unionville
Bell, Harry	Stamford	Mason, C. V.	Bristol
Bentley, Samuel H.	Mystic	Morse, Gardner	New Haven
Bigelow, Charles	Danbury	Northend, Chas. A.	New Britain
Bissell, L. & Son	Rockville	Raymond, Josiah	Westport
Bristol, P. S.	Milford	Russell, Benj. A.	Greenwich
Buell, Roxana	Clinton	Sage, George H.	Berlin
Clark, Chas. N.	Milldale	Squire, Wilbur H. & Co.	Meriden
Cone, Wm. A.	East Haddam	Staples James & Co.	Bridgeport
Dean, L. P.	Falls Village	Strong, Phineas R.	Colchester
Hall, Geo. H.	Guilford	Todd, C. A.	New Milford
Hall, Horace D.	Middletown	Weaver, H. C.	New London
Hart, Joseph C.	Hartford	Welton, N. J.	Waterbury
Isbell, Edward E.	Branford	Wilcox Walter L.	South Norwalk
Johnson, E. H.	Putnam	Wilson, O. E.	Norwalk

## American Central, St. Louis, Mo.

Name.	Residence.	Name.	Residence.
Bronson, Casimir H.	Waterbury	McWeeney, John	Meriden
Brown, Thos. L.	East Hampton	Mulville, John	Greenwich
Cowles, Geo. R.	Norwalk	Purdy, Horace	Danbury
Goodsell Bros.	Bridgeport	Webster, Charles M. & Co.	Hartford
Hanrahan, Daniel	Stamford	Wilson, McNeil & Co.	New Haven
Lawton, M. W.	Middletown	Wilson, Perry P.	Putnam
Mason, C. L.	New Britain		

## American Exchange, N. Y.

Cannon, J. S.	New Haven	Griswold, Midian N.	Winsted
Fairchild, A. B.	Bridgeport	Webster, Charles M. & Co.	Hartford

## American Steam Boiler, N. Y.

Bill, Arthur G.	Danielsonville	Hoyt, Theodore	Danbury
Cannon & Burton	New Haven	Isbell, E. E.	Branford
Catlin, Lyman S.	Bridgeport	Laughna, W. O.	Bridgeport
Cowles, E. B.,	Meriden	Perkins, Thos. H.	Norwich
Goodsell Bros.	Bridgeport	Swartwout, Satterlee	Stamford
Griswold, M. N.	Winsted	Todd, C. A. & Son	New Milford
Higby & DeForest	Bridgeport		D

## American Surety Co., N. Y.

Atwater, Wm. C.	Birmingham	Kimball, C. C. & Co.	Hartford
Bell, Harry	Stamford	Learned, B. P.	Norwich
Cowles, George R.	Norwalk	Loomer, S. F.	Willimantic
Higby & DeForest	Bridgeport	Sperry, N. D.	New Haven

## Anglo-Nevada, San Francisco, Cal.

Abbott, A. F. & Son	Waterbury	Hall, Elihu	Wallingford
Andrew, C. N.	Willimantic	Hall, E. D. & Co.	Meriden
Bartlett, Egbert	Ansonia	N. Foster, Jr., & Wise	Boston
Bigelow & Stevens	Danbury	Northend, Chas. A.	<ul> <li>New Britain</li> </ul>
Conklin, H. W.	Hartford	Platt, L. S.	Naugatuck
Cowles & Merrill	South Norwalk	Sperry & Kimberly	New Haven
Culver, S. Hart	Seymour	Weaver, H. C.	New London
Fuller & Story	Norwich	Wilcox, Walter L.	South Norwalk
Goodsell, McNeil & Co.	Bridgeport		
	0.1		

#### Atlantic, Providence, R. I.

Cannon & Burton	New Haver	Wilcon	McNeil & Co.	New Haven

## British America, Toronto, Canada.

Andross, W. W.	Rockville	Loomer, Silas F.	Willimantic
Baker, Henry A.	Montville	Parker, John F.	Norwich
Chapman, Silas, Jr.	Hartford	Russell, Benj. A.	Greenwich
Cowles, E. B.	Meriden	Sperry & Kimberly	New Haven
Fairchild, A. B.	Bridgeport	Taff, Fred A.	Stamford
Johnson, C. G. & Co.	Meriden	Weaver, H. C.	New London
Jones, J. G.	Waterbury	Wilcox, Walter L.	South Norwalk
Lindley, John L.	Ansonia		

Buffalo German, Buffalo, N. Y.					
Name. Humphrey, John D. Webster, Charles M. & Co.	Residence. New Britain Hartford	Name. Williams, Jerome F. Wilson, McNeil & Co.	Residence. Norwich New Haven		
	Citizens, Nev	v York, N. Y.			
Baker, A. A. Baker, Henry A. Baker, Wm. E. Brooks, Isaac W. Catlin, L. S. Clark, D. H. Cowles & Merrill Dudley, A. E. & Son Fuller, W. H. Hall, Horace D.	Colchester Montville Hartford Torrington Bridgeport Stamford Norwalk New Haven Suffield Middletown	Learned, J. C. & Son Lindley, John L. Northend, C. A. Peck, Miles L. Smith & Root Squire, W. H. & Co. Stickney, J. N. Todd, Cyrus A.	Norwich New London Ansonia New Britain Bristol Waterbury Meriden Rockville New Milford		
	Citizens, Cin	cinnati, Ohio.			
•	Conklin, H.	W., Hartford.			
	Citizens, Pitt	tsburg. Penn.			
Collier, Thomas L. Cowles, G. & N. A. Dillingham, E. B. Haines & Jackson Johnson, W. J. Lawrence, Gordon B.	New London New Britain Hartford Middletown Meriden Waterbury	Lyon, Louis H. Murphy, D. K. Pond Brothers Williams, J. F.	Danielsonville Bridgeport Meriden New Haven ' Norwich		
City	v of London, I	London, England.			
Atwater, Wm. C. Cannon & Burton Chapman, Silas. Jr. Cowles & Merrill Hill, James H.	New Haven Hartford Norwalk	Higby & DeForrest Northend, Charles A. Packer, Thomas E. & Co. Smith & Root Squire, Wilbur H.	Bridgeport New Britain Mystic Bridge Waterbury Meriden		
	Clinton, New	York, N. Y.			
Chapman, Silas, Jr. Dudley, A. E. & Son	Hartford New Haven	Fuller & Beardsley Humphrey, J. D.	Danbury New Britain		
Commerce, Albany, N. Y.					
Cannon, H. L. & J. S. Cowles, Edmund B. Dickinson, Leonard A.	Meriden	Goodsell, McNeil & Co. Sturges, Benj. J. Williams, Jerome F.	Bridgeport Norwalk Norwich		
· Commercial, San Francisco, Cal.					
Bradley, Jared C. Collier, Thomas L.	New Haven New London	Cowles E. B. Goodsell Brothers	Meriden Bridgeport		

Commercial Union, London, England.

Residence. Residence. Name. Allen, C. I. Atwater, Wm. C. Bacon & Guy Hull, J. H. Bethel Westport Birmingham Lindley, John Ansonia Lindley, John L. Mason & Ayer Middletown Ansonia Bowen, A. J. Willimantic Unionville Brooks, Isaac W. Torrington Mason, C. V. Bristol Hartford Chapman, Silas, Jr. McNeil, N. A. & Co. Lime Rock East Haddam Cone, William A. North, John G. & John C. New Haven Cowles & Merrill Norwalk Page, Benj. Meriden Danielsonville Crofut, Sidney W. Potter, Wm. H. Mystic River Dayton, John Greenwich Randall, Geo. W. Rockville Hartford Norwich Dickinson, L. A. Royce, A. Irving Roraback, A. T. & M. Kent Eaton, Charles A. Canaan Winsted Spedding, W. H. Griswold, Midian N. Stafford Springs Southington Sperry & Kimberley New Haven Hemingway, John Bridgeport New London Higby & DeForest Starr & Peters Higby, James F. Milford Todd, Cyrus A. New Milford Howard, Alvarado Stafford Springs | Welton, N. J. Waterbury Hubbard, H. A. Stamford | Wilcox, Walter L. South Norwalk

Continental, New York, N. 1.

Watertown, Judson & Beardsley Stratford Middletown Jones, J. G. Waterbury Ansonia | Keeler, Ira S Ridgefield West Winsted Kimball, C. C. & Co. Hartford South Norwalk Milford Layton, Jacob M. New Milford Loomer, Silas F. Willimantic Marvin, John W. Mason, C. L. & Son Mason, C. V. Deep River Danbury Bristol Birmingham Torrington Unionville McNeil, N. A. & Co. Milford Lime Rock East Hampton Nash, A. E. Bridgeport Nichols, H. T. Hartford Newtown Stamford Northend, Charles A. New Britain Collinsville Palmer, Geo. Branford East Haddam Groton Perkins, Asa, 2d Windsor Locks Platt, Luther S. Naugatuck Pond, J. W. Potter, Wm. H. Norfolk New Haven Norwalk Mystic River Danielsonville Rich, Geo. E. South Manchester New Haven Seymour Sage, J. W. Ridgefield Selden & Royce Norwich New London Stafford Springs Spedding, W. H. Thompsonville Sperry & Kimberley New Haven New Hartford Staples, James & Co. Bridgeport .Tolland Stapleton, John C Meriden Stevens, Daniel W. Somers Clinton Stickney, J. N. Colchester Rockville New Canaan Guilford St. John, S. Y. Street, F. F. Wallingford East Hartford Stoughton, George A. Meriden Thomaston Unionville Sturtevant, Frank C. Meriden Southington Unionville Taft, George E. Topliff, H. P. Stafford Springs South Coventry

Bacon & Guy Bartlett & Egbert Beach & Hunt Beardsley, Geo. L. Beecher, S. G. & Son Bigelow & Stevens Birdseye, T. S. Brooks, Isaac W. Brotherton, Wm. B. Brown, Thomas S. Chapman, Silas, Jr. Clark, D. H. Codding, S. N. Cone, W. A. Converse, A. W. Cowles & Eldridge Cowles & Merrill Crofut, Sidney W. Culver, S. Hart Daskam, Samuel Egdar, Thos. & Geo. P. Ely, James & F. E. Fitch, Orrin Fuller, L. S. Fuller & Needham Gillette, S. C. Griswold, Chas. Hall, Elihu Hall, E. D. Hitchcock, W. A. Hemingway, John Howard, Alvarado Hull, J. H. Johnson, Eric H.

Abbott, C. S.

Eliot, Boston, Mass.

Westport

Trumbull, H. N.

Putnam | Wilcox, Henry B.

Stamford | McNeil, N. A. & Co. Waterbury Webster, Chas. M. & Co. Wilson, McNeil & Co. Bridgeport | New Haven

Lime Rock Hartford New Haven

Stonington

Madison

Bell, Harry Bronson, Casimir H. Goodsell, McNeil & Co. Hinman & Cooke

Meriden

Norwich

#### Equitable, Providence, R. I.

Name. Abbott, A. F. & Son Camp, F. E. Goodsell, McNeil & Co. Kimball, C. C. & Co.

Residence. | Name. Residence. McWeeney, John Walker, W. F. Waterbury New Britain Middletown | Warren, Herbert C. New Haven Bridgeport | Hartford | Williams, Jerome F.

#### Farragut, New York, N. Y.

Fuller & Storey Lawrence, Gordon B. Mead, Wm. C.

Norwich | Webster, Charles M. & Co. Hartford New Haven Waterbury | Wilson, McNeil & Co. Bridgeport

#### Fidelity and Casualty, New York, N. Y.

Atwater, Wm. C. Bartram, A. E. & Co. Bishop, Chas. B. Butler, A. J. Carrington, George M. Cooke, N. M., Jr. Dickinson, L. A. Fairchild, A. B. Goodale, C. A. Goodsell Bros. Hartshorn, J. W. Hill, James H. Hubbell, David T.

Birmingham | Bridgeport Norwalk Middletown West Winsted New Haven Hartford Bridgeport South Norwalk Bridgeport Norwich New London Bethel

Humphrey, J. D. Johnson, C. G. & Co. Judd, Geo. E. Mason, C. V. Quien & Rider Spedding, W. H. Sturges, Benjamin J. Topliff, H. P. Treadwell, Levi P. Wilcox, Walter L. Wilson, McNeil & Co. Wilson, O. E.

New Britain Meriden Waterbury Unionville Danbury Stafford Springs Norwalk South Coventry Danbury South Norwalk New Haven Litchfield

#### Fire Association, Philadelphia, Penn.

Andrew, Charles N. Atwater, Wm. C. Bigelow & Stevens Bishop, C. B. Camp, F. E. Chapman, Silas, Jr. Chesebro, C. H. Cone, W. A. Cowles, E. B. Cowles & Merrill Ely, James & F. E. Goodsell, McNeil & Co. Griswold & Pierre

Birmingham Danbury Litchfield Middletown Putnam East Haddam Meriden Norwalk Thompsonville Bridgeport Winsted

Willimantic | Layton, J. M. Learned, J. C. & Son Marvin, John W. North, J. G. & J. C. Northend, C. A. Hartford | Packer, Thos. E. & Co. Parker, John F. Peck, Miles L. Russell, Benj. A. Smith & Root Todd, C. A. White, Wm. N.

South Norwalk New London Deep River New Haven New Britain Mystic Bridge Norwich Bristol Greenwich Waterbury New Milford Stamford

#### Fire Insurance Association, London.

Andrew, Chas. N. Atwater, Wm. C. Cannon, H. L. & J. S. Chase, Daniel W. Chesebro, C. H. Coolidge, E. B. & Co.

Willimantic | Cowles, E. B. Birmingham | Goodsell, McNeil & Co. New Haven Hill, Jas. H. Kimball, C. C. & Co. Wilcox, Walter L. Middletown Putnam Norwalk | Williams, J. F. & Son

Meriden Bridgeport New London Hartford South Norwalk Norwich

## Fireman's Fund, San Francisco, Cal.

1			
Name.	Residence.	Name.	Residence,
Adams, A. B. & Co.	Willimantic	Jones, Timothy	Danbury
Bartlett, Egbert	Ansonia	Northend, Charles A.	New Britain
Bowers, C. B.	New Haven	Smith & Root	Waterbury
Breckenbridge, W. J.		Starr & Peters	New London
Chapman, Silas, Jr.	Hartford	Treadway, Charles S.	Bristol
Cowles & Merrill		Wilcox, Walter L.	South Norwalk
Hall, E. D. & Co.	Meriden	Williams, Jerome F. &	Son New London
		-	

## Firemen's Newark, N. J.

Lawrence, Gordon B.	Bridgeport	Walker, W. F.	New Britain
Scribner, H. H.		Webster, Charles M. & Co.	Hartford
Stevens, A. L.		Wilson, McNeil & Co.	New Haven

## First National, Worcester, Mass.

Cannon, H. L. & J. S. Fairchild, A. B.	New Haven   Johnson, C. G. & Co. Bridgeport	Meriden
----------------------------------------	------------------------------------------------	---------

## Franklin, Philadelphia, Penn.

Bartlett, Egbert	Ansonia	Crofut, Sidney W.	Danielsonville
Birdseye, Thos. S.	Birmingham	Higby & DeForest	Bridgeport
Brainard, David	Thompsonville	Kimball, C. C. & Co.	Hartford
Broatch, J. C.	Middletown	Learned, J. C. & Son	New London
Bulkley, N. T.	Danbury	Marvin, John W.	Deep River
Clark, D. H.	Stamford	Morse, Gardner	New Haven
Coit, Geo. D.	Norwich	Northend, Charles A.	New Britain
Cowles, E. B.	Meriden	Parker, Thos. E. & Co.	Mystic River
Cowles & Merrill	Norwalk	Smith & Root	Waterbury

## German American, New York, N. Y.

		,	
Andrew, C. N.	Willimantic	Learned, J. C. & Son	New London
Andross, W. W.	Rockville	Lindley, J. L.	Ansonia
Bacon & Guy	Middletown	Marsh, Merwin & Lemmor	Bridgeport
Beach & Hunt	West Winsted	Mason & Ayer	Unionville
Bell, Harry	Stamford	Mattoon, Burton H.	Watertown
Birdseye, T. S.	Birmingham	Northend, Charles A.	New Britain
Burleigh, C. A.	Mount Carmel	Peck, M. L.	Bristol
Cannon & Burton	New Haven	Potter, Wm. H.	Mystic River
Cowles & Merrill	Norwalk	Russell, Jos. E.	Greenwich
Fuller, Joseph & Co.	Suffield	Selden & Royce,	Norwich
Goodsell, Alfred T.	Westport	Smith, Franklin	Hazardville
Harris, Charles	Westport	Smith & Root	Waterbury
Harwood, C. F.	Stafford Springs	Squire, W. H. & Co.	Meriden
Jones, Timothy	Danbury	Todd, C. A.	New Milford
Kimball, C. C. & Co.	Hartford	Wilcox, Walter L.	South Norwalk

#### Germania, New York, N. Y.

Bacon & Guy	Middletown	Page, Benj.	Meriden
Becker, M.	South Norwalk	Smith & Root	Waterbury
Bulluss, Thomas L. I.	Birmingham	Staples, James & Co.	Bridgeport
Carrington, Geo. M.	West Winsted	Sloan, J. T.	New Haven
Chapman, Silas, Jr.	Hartford	Sturges, Benj.	Norwalk
Collins, A. P.	New Britain	Thayer, A. L.	Collinsville
Craufurd, Robert B.	Norwalk	Walden, John L.	Willimantic
Hoyt, Theodore	Danbury	Weaver, H. C.	New London
Hull, A. E.	Ansonia	White, W. N.	Stamford
Learned, B. P.	Norwich	Wilcox, Walter L.	South Norwalk
Morton, Albert	New Britain		

#### Girard, Philadelphia, Penn.

Name. Gillett, Ralph		Thompson, Cleveland S.	Residence. New Haven
Hill, J. H. Scribner, H. H.	Bridgeport	Williams, Jerome F.	New London

#### Glens Falls, N. Y.

#### Granite State, Portsmouth, N. H.

Atwater, Wm. C.		Mead, W. C.	Bridgeport
Dudley, A. E. & Son	New Haven	Starr & Peters	New London
Fuller & Story	Norwich	Stevens, A. L.	Meriden
Mason, C. L.	New Britain	Webster, Chas. M. & Co.	Hartford

Greenwich, New York, N. Y. Noble, John F., Bridgeport.

# Guarantee Company of North America, Montreal, D. of C. Kimball, C. C. & Co., Hartford.

#### Guardian, London.

Birmingham	Humphrey, John	New Britain
Hartford	Learned, B. P.	Norwich
Ansonia	Osgood & Park	Putnam
New Milford	Peck, Miles L.	Bristol
New Haven	Phillips, L. S.	New London
Bridgeport	Platt, L. S.	Naugatuck
Middletown	Smith & Root	Waterbury
Meriden	Sperry & Kimberly	New Haven
Stamford	Taff, Fred A.	Stamford
Danbury		
	Hartford Ansonia New Milford New Haven Bridgeport Middletown Meriden Stamford	Birmingham Hartford Ansonia New Milford New Haven Bridgeport Middletown Meriden Stamford Danbury Humphrey, John Learned, B. P. Osgood & Park Peck, Miles L. Phillips, L. S. Platt, L. S. Smith & Root Sperry & Kimberly Taff, Fred A.

## Hamburg-Bremen, Hamburg, Germany.

Atwater, Wm. C.	Birmingham	Schwab, Joseph	Hartford
Cowles, E B.	Meriden	Scribner, H. H.	Bridgeport
Learned, J. C. & Son	New London	Thompson, C. S.	New Haven
Lindley, J. & Son	Ansonia	-	

#### Hanover, New York, N. Y.

Name. Bill, Arthur G. Birdseye, Thomas S. Bowen, A. J. Brooks, Isaac W. Butler, Abbott G. Carrington, Geo. M. Chapman, Silas, Jr. Cone, Wm. A. Dunn, M. L. Edgar, Thos. & Geo. P. Hoyt, Theodore Learned, B. P. Mead, M. E.

Residence. Danielsonville Birmingham Willimantic | Torrington Middletown West Winsted Hartford East Haddam Stamford New London Danbury Norwich Darien

Name. Northend, Chas. A. Northrup, Amos S. Page, Benjamin Russell, B. A. Sage, John H. Staples, James & Co. Stoughton, George H. Treadway & Ives Warren. H. C. Welton, N. J. Wilcox, Walter L. Wilson, O. E.

Residence. New Britain New Canaan Meriden Greenwich Portland Bridgeport Thomaston Bristol New Haven Waterbury South Norwalk Norwalk

#### Holyoke Mutual, Salem, Mass.

Adams, A. B. & Co Bartram, A. E. & Co. Chandler, J. W. Fuller, Wm. H. Gillett, Ralph Grant, O. B. Johnson, C. G. & Co.

Stafford Springs Suffield Hartford Stonington Meriden

Willimantic | Lawrence, Gordon B. Bridgeport | Lloyd, Geo. Morris, Isabella C. Starr & Peters Stickney, J. N. Weld & Son

Waterbury Danielsonville New Britain New London Rockville New Haven

## Home, New York, N. Y.

Adams, A. B. & Co. Baker, A. A. Baker, H. A. Baker, W. E. Baldwin, C. E. Beach & Hunt Brooks, Isaac W. Brotherton, Wm. H. Clark, D. H. Codding, S. N. Cone, W. A. Cowles & Merrill Crofut, Sidney W. Dickinson, Geo. W. Fuller, L. H. Fuller, W. H. Hall, H. D. Hall, Wm. M. Harwood, C. F. Hayden, J. H. & Son Hemingway, John Hitchcock, W. A. Hubbell, David T. Isbell, Edward E. Jewell & Dempsey

Willimantic Colchester Montville Hartford West Cornwall West Winsted Torrington Milford Stamford Collinsville East Haddam Norwalk Danielsonville Essex Putnam Suffield Middletown Wallingford Stafford Springs Windsor Locks Southington Unionville Bethel Branford New Hartford

Learned, B. P. Lindley, John Marsh, Merwin & Lemmon Martin, R. B. Morse, Gardner Northend, Charles A. Packer, Thomas E. & Co. Palmer & Crofut Peck, M. L. Perkins, Asa, 2d Perry, Henry H. Raymond, Josiah Roraback, A.T. & M. Smith, Franklin Smith & Root Spooner, E. T. Squire, W. H. & Co. Starr & Peters Stickney, J. N. Taft, Geo. E. Todd, C. A. Topliff, H. P. Treadwell, L. P. Trumbull, H. N.

Norwich Ansonia Bridgeport Woodbury New Haven New Britain Mystic Bridge Danielsonville **Bristol** Groton Southport Westport Canaan Hazardville Waterbury Warehouse Point Meriden New London Rockville Unionville New Milford South Coventry Danbury

Stonington

Darien

Putnam

Bristol

Canaan

Danbury

Norwalk

#### Howard, New York, N. Y.

Name. Baker, Alden A. Baker, Henry A. Beach & Hunt Brooks, Isaac W. Brooks, Thornton C. Chase, D. W. Cowles, E. B. Fuller & Story Fuller, Wm. H. Hart, Joseph C. Hemingway, John Hill, J. H. Hoyt, Frank H. Johnson, Eric H.

Residence. Name. Residence. Colchester Lyon, Louis H. Bridgeport Marvin, John W. Deep River Montville West Winsted Mead, M. E. Torrington Morse, Gardner New Haven Osgood & Park Packer, Thos. E. & Co. Unionville Middletown Mystic Bridge Meriden Peck, Miles L. Randall, Geo. W. Roraback, A. T. & M. Norwich Rockville Suffield Smith, Franklin Todd, Cyrus A. Hartford Hazardville Southington New Milford New London Treadwell, Levi P. Stamford Welton, Nelson J. Waterbury Putnam | Wilson, O. E.

### Imperial, London, England.

Cowles & Merrill Foran, Thomas Griswold, Midian N. Hitchcock, Wm. A. Kimball, C. C. & Co. Layton, Jacob M. Lindley, John L. Mason, C. L.

Norwalk | Northend, Chas. A. Parker, John F. Willimantic | Smith & Root Winsted | Unionville Sperry & Kimberly Hartford Squire, W. H. & Co. South Norwalk | Staples, James & Co. Starr, Chas. F. Ansonia Unionville | White, Wm. N.

New Britain Norwich Waterbury New Haven Meriden Bridgeport New London Stafford

## Insurance Company of North America, Philadelphia, Penn.

Adams, A. B. & Co. Beach & Hunt Beardsley, Geo. L. Bell, Harry Bowers, C. B. Bristol, Clifford E. Brooks, Isaac W. Brown, Thos. S. Butler, Abbott G. Chesebro, C. H. Crofut, Sidney W. Cowles & Merrill, Dickinson, George W. Fuller, Joseph & Co. Gillett, Salmon C. Goodwin, J. G. Hull, John H. Harwood, C. F. Hayden, J. H. & Son Hemingway, John Jones, Timothy Kimball, C. C. & Co. Learned, B. P.

West Winsted Birmingham Stamford New Haven Plainville Torrington East Hampton Middletown Putnam | Danielsonville Norwalk Essex Suffield Colchester New Hartford Westport Stafford Springs Windsor Locks Southington Danbury Hartford

Willimantic | Learned, J. C. & Sons New London Leonard, Joseph G. Jewett City Lindley, John L. Marsh, Merwin & Lemmon Ansonia Bridgeport Deep River Marvin, John W. Mason & Ayer Unionville Northend, Charles A. New Britain North, John G. & John C. New Haven Mystic Bridge Packer, T. E. & Co. Palmer & Crofut Danielsonville Rich, Geo. F. South Manchester Roraback, A. T. & M. Canaan Russell, B. A. Greenwich Smith, Franklin Hazardville Smith & Root Waterbury Warehouse Point Spooner, E. T. Meriden Squire, W. H. & Co. Collinsville Thayer, A. L. Thomas, Edson Thomaston Todd, Cyrus A. New Milford Topliff, H. P. South Coventry Treadway, Charles S. Bristol Norwich | Wilcox, Walter L. South Norwalk

## Insurance Company of the State of Pennsylvania, Philadelphia, Penn.

Andrew, Charles N. Atwater, Wm. C. Fairchild, A. B. Kimball, C. C. & Co. Layton, J. M.

Birmingham | Hartford South Norwalk

Willimantic | McWeeney, John Otis, A. L. Bridgeport | Williams & Lawrence Wilson, McNeil & Co.

Meriden Meriden Waterbury New Haven

## Jersey City, N. J.

Name.	Residence.	Name.	Residence.
Beckenbridge, W. J.		Lawton, Michael W.	Middletown
Craufurd, Robert B.		Nichols, Henry T.	Newtown
Dillingham, E. B.	Hartford	Reed, John B., Jr.	Stamford
Fairchild, A. B.	Bridgeport	Strong, Phineas R.	Colchester
Hubbell, David T.	Bethel	Terry, Silas B.	Waterbury
Humphrey, John D.	New Britain	Thompson C. S.	New Haven
Johnson, W. J.	Meriden	Walden, John L.	Willimantic
Lathrop, Jonathan L. & Son	Norwich		

## Lancashire, Manchester, England.

Adams, A. B. & Co. Andrew, Chas. N. Atwater, Wm. C.		Learned, B. P. Northend, Charles A.	Norwich New Britain Meriden
Baker, Wm. E. Bartlett, Egbert	Hartford	Peck, Miles L. Potter, Wm. H.	Bristol Mystic River
Cannon & Burton	New Haven	Raymond, Josiah	Westport
Carrington, Geo. M.		Smith & Root	Waterbury
Catlin, Lyman S.	Bridgeport	Stickney, J. N.	Rockville
Cheesebro, C. H.		Sturges, B. J.	Norwalk
Clark, D. H.	Stamford	Todd, Cyrus A.	New Milford
Hall, Horace D.		Weaver, H. C.	New London

## Lion, London, England.

Sion, Bonach, Biguina.			
Hartford	Johnson, C. G. & Co.	Meriden	
Hartford	Layton, Jacob M.	South Norwalk	
Milford	Loomer, Silas F.	Willimantic	
Stamford	Stevens, A. L.	Meriden	
Bridgeport	Tarrant, Nicholas	Norwich	
Hartford	Thayer, Albert L.	Collinsville	
		New Haven	
	Hartford Hartford Milford Stamford Bridgeport Hartford	Hartford   Johnson, C. G. & Co. Hartford   Layton, Jacob M. Milford   Loomer, Silas F. Stamford   Stevens, A. L. Bridgeport   Tarrant, Nicholas Hartford   Thayer, Albert L. Danbury   Thompson, C. S.	

## Liverpool and London and Globe, Liverpool, England.

Atwater, Wm. C.	Birmingham	Hoyt, Theodore	Danbury
Baker, W. E.	Hartford	Isbell, Edward E.	Branford
Bowers, C. B.	New Haven	Learned, J. C. & Son	New London
Butler, A. G.	Middletown	Mason & Taft,	Unionville
Cheesebro, Charles H.	Putnam	North, John G. & John	C. New Haven
Cowles, Edmund B.	Meriden	Northend, Charles A.	New Britain
Cowles & Merrill	Norwalk	Selden & Royce	Norwich
Bill, Arthur G.	Danielsonville	Smith & Root	Waterbury
Dresser & Osgood	Putnam	Spooner, E. T.	Warehouse Point
Edwards, George P.	Collinsville	Stickney, J. N.	Rockville
Griswold & Pierre	Winsted	Todd, Cyrus A.	New Milford
Hemingway, John	Southington	Treadway & Ives	Bristol
Higby & DeForest		Walden, John L.	Willimantic
Hill, J. H.	New London		

## Lloyds Plate Glass, New York, N. Y.

Livyus Trace Guiss, wew rork, w. 1.			
Meriden	Otis, A. L.	Meriden	
Putnam	Page, Benj.	Meriden	
Stamford	Rogers, Wm. H.	Hartford	
Danbury	Staples, James & Co.	Bridgeport	
Bridgeport	Stickney, J. N. & Co.	Rockville	
Winsted	Sturges, Benj. J.	Norwalk	
Meriden	Thompson, C. S.	New Haven	
Waterbury	Weaver, Henry C.	New London	
New Britain	Williams, Jerome F.	Norwich	
	Meriden Putnam Stamford Danbury Bridgeport Winsted Meriden Waterbury	Meriden Otis, A. L. Putnam Rogers, Wm. H. Stamford Rogers, Wm. H. Staples, James & Co. Stickney, J. N. & Co. Winsted Meriden Waterbury New Britain  Meriden Waterbury New Britain  Visian Firm, N. F. Page, Benj. Staples, James & Co. Stickney, J. N. & Co. Waterbury Weaver, Henry C. Williams, Jerome F.	

#### London, London, England.

Name.	Residence.
Atwater, Wm. C.	Birmingham
Bartlett, Egbert	Ansonia
Bowers, C. B.	New Haven
Butler, A. G.	Middletown
Chapman, Silas, Jr.	Hartford
Cowles, G. & N. A.	New Britain
Cowles & Merrill	Norwalk
Griswold, Midian N.	Winsted
Hall, Wm. M., Jr.	Wallingford
Jones, John G.	Waterbury

Name.	Residence.
Layton, Jacob M. Marsh, Merwin &	South Norwalk
Marsh, Merwin &	Lemmon Bridgeport
Page Beni	West Meriden
Royce, A. Irving Selden & Royce Starr & Peters Treadwell L. P. Todd, C. A. White, Elbert S.	Norwich
Selden & Royce	Norwich
Starr & Peters	New London
Treadwell L. P.	Danbury
Todd, C. A.	New Milford
White, Elbert S.	Stamford

## London, and Lancashire, Liverpool, England.

Allen, B. R.
Beardsley, Geo. L.
Bulkley, Nathan T.
Cowles & Merrill
Edgar, Thos. & Geo. P.
Ewen, Andrew J.
Fuller & Story

Northend, Charles A.	New Britain
Russell B. A.	Greenwich
Smith & Root	Waterbury
Squire, W. H. & Co.	Meriden
Staples, James & Co.	Bridgeport
Warren, H. C.	New Haven
	Russell B. A. Smith & Root Squire, W. H. & Co. Staples, James & Co. Warren, H. C.

#### Mechanics, Brooklyn, N. Y.

Atwater, Wm. C.
Bacon & Guy
Dudley, A. E. & Son
Hill, James H.
McNeil, N. A. & Co.
Staples, James & Co.

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Birmingham	Sturges, Benj. A.	Norwalk
Middletown	Sturtevant, Frank C.	Meriden
New Haven	Webster, Charles M. & Co.	Hartford
New London	Williams, Jerome F. Wilson, McNeil & Co.	Norwich
Lime Rock	Wilson, McNeil & Co.	New Haven
Bridgeport		

#### Merchants, Newark, N. I.

Allen, Charles I.
Andrew, Charles N.
Atwater, Wm. C.
Beach & Hunt
Bristol, Clifford E.
Bristol, Fannie E.
Camp, F. E.
Catlin, L. S.
Chapman, Silas, Jr.
Fuller & Story
Hubbard, Henry A.
Johnson, C. G. & Co.
Jones, Timothy

intercounts, ivecourk, iv. j.				
Bethel	Layton, Jacob M.	South Norwalk		
Willimantic	Lloyd, George	Danielsonville		
Birmingham	Mason, Carlos V.	Bristol		
West Winsted	Mason & Ayer	Unionville		
Plainville	Northend, Charles A.	New Britain		
Cheshire	Osgood & Park	Putnam		
Middletown	Quien, Christian & Co.	Danbury		
Bridgeport	Soule & Staub	New Milford		
Hartford	Star & Peters	New London		
Norwich	Sturges, Benj. J.	Norwalk		
Stamford	Todd, Cyrus A.	New Milford		
Meriden	Wilson, McNeil & Co.	New Haven		
Danbury	Wilson, Perry P.	Putnam		

#### Merchants, New York, N. Y.

Chapman	n, S	ilas	, ]	r.
McÑeil,				

Hartford	Noble, J. F.	Bridgeport
Lime Rock	Wilson, McNeil & Co.	New Haven

#### Merchants, Providence, R. I.

Bowen, A. J.
Conklin, H. W.
Fuller & Story
Goodsell, McNeil & Co.
Hall, H. D.
Hall, Wm. M. & Co.

Willimantic	Hawley, B. F.	Bristol
Hartford	Page, Beni.	Meriden
Norwich	Smith & Root	Waterbury
Bridgeport	Stickney, J. N. & Co.	Rockville
Middletown	Walker, W. F.	New Britain
Wallingford	Warren, H. C.	New Haven

## Merchants and Farmers Mutual, Worcester, Mass.

Name.	Residence.	Name.	Residence.
Birdseye, T. S.	Birmingham	Osborn & Price	Newington
Crofut, Sidney W.	Danielsonville	Palmer & Crofut	Danielsonville
Disbrow, W. E.	Bridgeport	Palmer, George	Branford
Fuller, L. H.	Putnam	Stickney, J. N.	Rockville
Fuller, L. S.	Tolland	Sturtevant, Frank C.	Meriden
Fuller, Wm. H.	Suffield	Tourtelotte, Oscar N	orth Grosvenordale
Gillett, Ralph	Hartford	Wilson, McNeil & Co.	New Haven
Grant, O. B.	Stonington		

## Metropolitan Plate Glass, New York, N. Y.

Chapman, Silas, Jr. Fuller & Story Lindley, John & Son Noble, J. F.	`	Norwich Ansonia Bridgeport	Terry, Silas B. Todd, C. A. Warren, H. C. Weaver, H. C.	Waterbury New Milford New Haven New London
Squire, Wilbur H.		Meriden		21011 230114355

## Milwaukee Mechanics, Milwaukee, Wis.

Bronson, Casimir H.		Soule & Staub	New Milford
Coolidge, Clarence B.	Norwalk	Walker, Wm. F.	New Britain
Goodsell Brothers		Webster, C. M. & Co.	Hartford
Murphy, Dennis K.	Meriden	Wilson, McNeil & Co.	New Haven
Quien, Christian & Co.	Danbury		

#### Montauk, Brooklyn, N. Y.

Craufurd, Robert B.	Norwalk	Wilson, Charles & Co.	New Haven
Webster, Charles M. & Co.	Hartford	6	

## Newark, Newark, N. J.

Dillingham, E. B.	Hartford	Wilson, Charles & Co.	New Haven
Layton, J. M.	South Norwalk		

## New Hampshire, Manchester, N. H.

	Atwater, Wm. C. Dickinson, L. A. Edgar, Thos. & Geo. P. Fairchild, A. B. Haines & Jackson Jones, J. G. Loomer, Silas F. McNeil, N. A. & Co.	New London Bridgeport Middletown Waterbury Willimantic	Quien, Christian & Co. Rider, Charles Soule & Staub Taff, Fred. A. Williams, Jerome F. & Son Wilson, O. E.	West Meriden Danbury Danbury New Milford Stamford Norwich Norwalk New Haven
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## New York Bowery, New York, N. Y.

#### Niagara, New York, N. Y.

Name. Anderson, Jerome F. Andross, W. W. Atwater, Wm. C. Baker, H. A. Baldwin, C. E. Baldwin & Weeney Beardsley, Geo. L. Beecher, S. G. & Son Bell, Harry Bentley, Samuel H. Bishop, C.B. Brooks, Isaac W. Brotherton, Wm. B. Cannon & Burton Carrington, Geo. M. Chandler, J. W. Chapman, Silas, Jr. Cone, Wm. A. Converse, A. W. Cowles, E. B. Crofut, Sidney W. Edgar, Thomas & Geo. P. Ely, James & F. E. Fuller, L. H. Gillette, Salmon C. Hall, Wm. M.

Residence. New London Rockville Birmingham Montville West Cornwall Naugatuck Birmingham New Milford Stamford Mystic Litchfield Torrington Milford New Haven Winsted Stafford Springs Hartford East Haddam Windsor Locks West Meriden Danielsonville New London Thompsonville Putnam Colchester

Name. Harwood, Chas. F. Hinman & Cooke Hubbard, E. N. Jewell & Dempsey Jones, Timothy Judson & Beardsley Lindley, J. L. Loomer, Silas F. Mead, Melville E. Northend, Charles A. Palmer, Geo. Peck, M. L. Perry, Henry H. Pond, Jonathan W. Potter, W. H. Purdy, Horace Raymond, Josiah Royce, A. Irving Russell, B. A. Smith & Root Staples, James & Co. Taft, Geo. E. Weeks, Eli D. Wilcox, Walter L. Wilson, O. E.

Residence Stafford Springs New Haven Middletown New Hartford Danbury Stratford Ansonia Willimantic Darien New Britain Branford Bristol Southport New Haven Mystic River Danbury Westport Norwich Greenwich Waterbury Bridgeport Unionville Litchfield South Norwalk Norwalk

### North British and Mercantile, London, England.

Wallingford

Adams, A. B. & Co. Bartlett, Egbert Beach & Hunt Begent, L. S. Bigelow & Stevens Converse, A. W. Cowles & Merrill Ely, J. & F. E. Hall, H. D. Hart, Joseph C. Harwood, Chas. F. Hull, John H. Layton, Jacob M. Learned, J. C. & Son Marsh, Merwin & Lemmon

Ansonia West Winsted Stamford Danbury | Windsor Locks Norwalk Thompsonville Middletown Hartford Stafford Springs Westport South Norwalk New London

Willimantic | Marvin, John W. Mason & Ayer Northend, Charles A. Osborn & Price Packer, Thos. E. & Co. Parker Bros. Peck, Miles L. Perry, Henry H. Perry, Oliver F. Smith & Root Spencer, Alfred, Jr. Spooner, E. T. Squire, W. H. & Co. Stickney, J. N. Bridgeport | Thompson, C. S.

Deep River Unionville New Britain South Windsor Mystic River Norwich Bristol Southport Collinsville Waterbury Suffield Warehouse Point Meriden Rockville New Haven

### Northern, London, England.

Begent, L. S. Bulkley, Nathan T. Craufurd, Robert B. Cowles, E. B. Crofut, Sidney W. Edgar, Thos. & Geo. P. Fagan, Nicholas V. Griswold. & Pierre Hains & Jackson Kimball, C. C. & Co. Lindley, John & Son

Stamford | Danbury Norwalk Meriden Middletown Middletown Hartford Ansonia

Mason, C. L. & Son Mason & Ayer Mason, C. V. Northend, Charles A. Danielsonville | Palmer & Crofut New London | Parker, John F. Smith & Root Winsted | Squire, W. H. & Co. Staples, James & Co. Wilson, McNeil & Co.

**Bristol** Unionville Bristol New Britain Danielsonville Norwich Waterbury Meriden Bridgeport New Haven

Bowers, C. B. Chapman, Silas, Jr.

## Northwestern National, Milwaukee, Wis.

. No	rthwestern Nation	nal, Milwaukee, Wis.		
Name.	Residence.	Name.	Residence.	
Cannon & Burton		Staples, James & Co.	Bridgeport	
Chapman, Silas, Jr.	Hartford	Treadwell, S. P.	Danbury	
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	Norwich Union, i	Norwich, England.		
Atwater, Wm. C.	Birmingham	Mason & Ayer	Unionville	
Bacon & Guy	Middletown	Mason & Taft	Unionville	
Buell, Roxana	Clinton		New Britain	
Catlin, Lyman S.	Bridgeport		Norwich	
Chesebro, Charles H.	Putnam		Branford	
Dean, Lee P.	Falls Village		Westport	
Edgar, Thos. & Geo. P.	New London		Greenwich	
Griswold & Pierre	Winsted Hartford		Meriden Norwalk	
Hart, Joseph C. Hoyt, Theodore	Danbury		Stamford	
Judd, Geo. E.	Waterbury	Tarrant, Nicholas	Norwich	
Layton, Jacob M.	South Norwalk	Thompson, Cleveland S.	New Haven	
Lloyd, George	Danielsonville		New Milford	
Mason, C. L. & Son	Bristol			
	Pacific, New	York, N. Y.		
Bestor, Howard G.	Hartford	Johnson, Wm. J.	Meriden	
Bradley, Jared C.	New Haven	Murphy, Dennis K.	Meriden	
Bronson, Casimir H.	Waterbury	Nichols, Henry T.	Newtown	
Catlin, Lyman S.	Bridgeport		Danbury	
Collier, Thomas S.	New London	Williams, Jerome F.	Norwich	
Fuller & Hoyt	New Milford	Wilson, O. E.	Norwalk	
Goodsell Bros.	Bridgeport	l		
	Park, New	York, N. Y.		
Hinman & Cooke	New Haven	Webster, Chas. M. & Co.	Hartford	
	Pennsylvania, Pi	hiladelphia, Penn.		
Adams, A. B. & Co.	Willimantic	Howard, Alvarado	Stafford Springs	
Allen, B. Rowland	Hartford		Danbury	
Bill, Arthur G.	Danielsonville	Learned, J. C. & Sons	New London	
Broatch, J. C.	Middletown	Northend, Chas. A.	New Britain	
DeForest, Geo. L.	Birmingham		New Haven	
Cowles & Merrill	Norwalk		Waterbury	
Ewen, Andrew J.	Birmingham	Spedding, William	Stafford Springs	
Frisbie, Chase & Co.	New Haven		Meriden	
Fuller & Story	Notwich	Staples, James & Co.	Bridgeport	
People's, Manchester, N. H.				
Atwater, Wm. C.	Birmingham	Mead, W. C.	Bridgeport	
Brown, F. S.	East Hampton		New London	
Dudley, A. E. & Son		Stevens, A. L.	Meriden	
Fuller & Story	Norwich		Hartford	
Mason, C. L.	New Britain			
	People's, New	York, N. Y.		

New Haven | Cowles, E. B. Hartford | Goodsell, McNeil & Co. Meriden Bridgeport

## Phenix, Brooklyn, N. Y.

Name.	Residence.	Name.	Residence.
Adams, A. B. & Co.	Willimantic	Hubbell, David T.	Bethel
Bartlet, Egbert	Ansonia	Huke, Geo. E.	Torrington
Beach & Hunt	West Winsted	Kimball, C. C. & Co.	Hartford
Bentley, Samuel H.	Mystic	Marsh, Merwin & Lemmon	Bridgeport
Bigelow, C. H.	Danbury	Mead, M. E.	Darien
Bradley, Henry	Seymour	Nichols, H. T.	Newtown
Butler, Abbott G.	Middletown	Northend, Chas. A.	New Britain
Chesebro, C. H.	Putnam	Norton, Omer E.	Hotchkissville
Coit, Geo. D.	Norwich	Raymond, Josiah	Westport
Crofut, Sidney W.	Danielsonville	Russell B. A.	Greenwich
Edgar, Thos. & Geo. P.	New London	Smith & Root	Waterbury
Goodwin, J. G.	New Hartford	St. John, S. Y.	New Canaan
Hall, Wm. M.	Wallingford	Warren, Hebert C.	New Haven
Hawley, B. F.	Bristol	White, Elbert	Stamford
Hemingway, John	Southington	Wilson, O. E.	Norwalk

## Phænix, London, England.

Atwater, Wm. C.	Birmingham	Mulville, John	Greenwich
Bishop, Chas. B.	Litchfield	Northend, Charles A.	New Britain
Bodwell, Fred E.	Willimantic	Raymond, Josiah	Westport
Butler, A. G.	Middletown	Squire, W. H. & Co.	Meriden
Catlin, L. S.	Bridgeport	Starr & Peters	New London
Chapman, Silas, Jr.	Hartford	Taff, Fred A.	Stamford
Chesebro, Chas. H.	Putnam	Thompson, C. S.	New Haven
Fairchild, A. B.	Bridgeport	Walden, John L.	Willimantic
Flynn, Joseph C.	Naugatuck	Welton, Nelson J.	Waterbury
Hoyt, Theodore	Danbury	Williams, J. F. & Son	Norwich
Hunt, Chas. K.	West Winsted	Wilson, O. E.	Norwalk

## Prescott, Boston, Mass.

Atwater, Wm. C.	Birmingham	Cowles & Merrill,	Norwalk
Breckenridge, Warren J.	Middletown	Goodsell, McNeil & Co.	Bridgeport
Chapman, Silas, Jr.	Hartford	McNeil, N. A. & Co.	Lime Rock
Cowles, Edmund B.	Meriden	Sperry & Kimberly	New Haven

## Providence Washington, Providence, R. I.

Baker, Fred. E.	Colchester	Hubbard, Edwin N.	Middletown
Baker, Wm. E.	Hartford	Learned, J. C. & Son	New London
Bartram & Prindle	Bridgeport	Loomer, Šilas F.	Willimantic
Bulluss, Thomas L. I.	Birmingham	Lester, Wm. A.	Plainfield
Chesebro, C. H.	Putnam	Mason & Ayer	Unionville
Clark, D. H.	Stamford	Mason, Carlos V.	Bristol
Cowles, E. B.	Meriden	Northend, Charles A.	New Britain
Cowles & Merrill	Norwalk	Packer, Thos. E. & Co.	Mystic Bridge
Crofut, Sidney W.	Danielsonville	Smith & Root	Waterbury
Fuller & Storey	Norwich	Smith, W. H.	Plantsville
Fuller, W. H.	Suffield	Todd, C. A.	New Milford
Goodsell, McNeil & Co.	Bridgeport	Warren, Herbert C.	New Haven
Green, Milan S.	Stonington	Williams, J. F. & Co.	Norwich
Harwood, Charles F.	Stafford Springs		

### Queen, Liverpool, England.

Name. Adams, A. B. & Co. Atwater, Wm. C. Bartlett, Egbert Bill, Arthur G. Butler, Abbott G. Cameron, Charles Carrington, Geo. M. Cowles & Merrill Hallowell, Samuel Higby & DeForest Hoyt, Theodore Kimball, C. C. & Co.

Residence. Name. Willimantic Learned, J. C. & Son Birmingham Marvin, John W. Ansonia Northend, Charles A. Danielsonville Parker, John F. Peck, Miles L. Middletown Greenwich Raymond, Josiah A. West Winsted Smith & Root Norwalk Squire, W. H. & Co. New Haven Stickney, J. N. & Co. Bridgeport Trumbull, H. N. Danbury White, Wm. N. Hartford | Wilson, McNeil & Co.

Residence. New London Deep River New Britain Norwich Bristol Westport Waterbury Meriden Rockville Stonington Stamford New Haven

### Quincy Mutual, Quincy, Mass.

Andross, Wm. W. Lawrence, Gordon B.

Rockville | Osborn & Price Waterbury

Hartford

#### Rochester-German, Rochester, N. Y.

Andrew, Chas. N. Goodsell, McNeil & Co. Hubbard, E. N. Jones, J. G. Johnson, C. G. & Co.

Bridgeport Middletown Waterbury Meriden

Willimantic | Layton, J. M. Starr & Peters Williams, Jerome F. Wilson, Charles & Co. South Norwalk New London Norwich New Haven

#### Royal, Liverpool, England.

Adams, A. B. & Co. Allen, B. Rowland Beach & Hunt Beardsley, Geo. L. Begent, Louis S. Bill, Arthur G. Broatch, J. C. Cowles & Merrill Edgar, Thos. & Geo. P. Frisbie, Chase & Co. Fuller & Story Hall, Wm. M. Howard, Alvarado

Willimantic | Hunt, Chas. K. Hartford West Winsted Birmingham Stamford Danielsonville Middletown Norwalk New London New Haven Norwich Wallingford Stafford Springs

Hoyt, Theodore Mason, C. L. Northend, Chas. A. North, J. G. & J. C. Packer, Thos. E. & Co. Smith & Root Smith, Wm. H. Spedding, Wm. H. Squire, W. H. & Co. Staples, James & Co. Treadway & Ives

West Winsted Danbury 7Unionville New Britain New Haven Mystic Bridge Waterbury Plainville Stafford Springs Meriden Bridgeport Bristol

## Scottish Union and National, Edinburgh, Scotland.

Bell, Harry Bennett, Martin, Jr. Brewster, Jas. H. Brotherton, Wm. Cannon, H. L. & J. S. Fisher George B. Higby & DeForest Hoyt, Theodore

New Haven Danbury | Wilson, O. E.

Stamford | Johnson, C. G. & Co. Hartford | Layton, Jacob M. Hartford | Loomer, Silas F. Milford | Stevens, A. L. Tarrant, Nicholas Hartford | Thayer, Albert L. Bridgeport | Weaver, H. C.

Meriden South Norwalk Willimantic Meriden Norwich Collinsville New London Norwalk

### Springfield, Springfield, Mass.

Name. Adams, A. B. & Co. Atwater, Wm. C. Bacon & Guy Baker, Alden A. Baker, H. A. Baker, Wm. E. Beach & Hunt Bell, Harry Bill, Arthur G. Bissell, L. & Son Brooks, Isaac W. Brooks, Thornton C. Cannon & Burton Codding, S. N. Cone, Wm. A. Cowles, E. B. Cowles & Merrill

Residence. | Name. Residence. Willimantic Fuller & Story Norwich Birmingham Fuller, Joseph & Co. Suffield Fuller, L. H. Putnam Middletown Harwood, Chas. F. Stafford Springs Colchester Montville | Lane, A. H. & Son Portchester Hartford Learned, J. C. & Son New London Lindley, John Marsh, Merwin & Lemmon West Winsted Ansonia Bridgeport Stamford Danielsonville New Britain Northend, Charles A. Packer, Thos. E. & Co. Mystic Bridge Rockville Peck, Miles L. Torrington | Bristol Smith, Franklin Hazardville Unionville New Haven Smith & Root Waterbury Warehouse Point Collinsville Spooner, Eugene T. East Haddam Todd, C. A. New Milford Meriden Treadwell, L. P. Danbury South Norwalk Norwalk Wilcox, Walter L.

#### Spring Garden, Philadelphia, Penn.

Charles R. Coan, New Haven.

#### Sterling, New York, N. Y.

Bartram, A. E. & Co. Chapman, Silas, Jr.

Bridgeport | Webster, Charles M. & Co. Hartford. Hartford Wilson, Charles & Co. New Haven

### Sun, London, England.

Andross, Wm. Wiltshire Atwater, Wm. C. Beecher, Edward C. Braddock, Charles S. Brainard, David Carrington, Geo. M. Chandler, J. W. Chesebro, Charles F. Craufurd, Robert B. Fairchild, Alfred B. Fitzpatrick, Wm. Foran, Thomas Haines & Jackson Kimball, C. C. & Co. Layton, Jacob M.

Rockville | Lloyd, George Danielsonville Marvin, John W. Mason, Carlos V. Deep River Birmingham Milford Bristol New London Northend, Chas. A. New Britain Potter, Wm. H. Purdy, Horace Mystic River Thompsonville West Winsted Danbury Stafford Springs Reed, John B., Jr. Stamford Warehouse Point Putnam Spooner, Eugene T. Squire, Wilbur H. Street, F. F. Norwalk Meriden East Hartford Bridgeport New Haven New Haven Webb, Charles Henry Williams, Jerome F. White, W. N. Willimantic Norwich Stamford Middletown Hartford Wilson, McNeil & Co. New Haven South Norwalk

#### Traders, Chicago, Ill.

Atwater, Wm. C. Bacon & Guy Bell, Harry Cowles, E. B. Fuller & Story Gillett, Ralph

Birmingham | Goodsell, McNeil & Co. Jones, John G. Middletown Loomer, Silas F. Weaver, Henry C. Wilson, McNeil & Co. Stamford Willimantic New London Meriden New Haven Norwich Hartford

#### Trans-Atlantic, Hamburg, Germany.

Collier, Thomas L. Goodsell Brothers Kimball, C. C. & Co. New London | Sperry & Kimberly Bridgeport | Squire, Wilbur H. Hartford Stevens, A. L.

New Haven Meriden Meriden

Bridgeport

Waterbury

#### Union, Philadelphia, Penn.

Name.	Residence.	Name.	Residence.
Allen, Charles I.	Bethel	Lathrop, J. L. & Son	Norwich
Andross, W. W.	Rockville	Loomer, S. F.	Willimantic
Bently, Samuel H.	Mystic	Northend, Charles A.	New Britain
Bulkley, Nathan T.	Danbury	Rogers, Wm. H.	Hartford
Collins, Wm.	Pawcatuck	Taff, Fred A.	Stamford
Cowles, E. B.	Meriden	Weaver, Henry C.	New London
Higby & DeForest,	Bridgeport	Webster, Charles M. & Co.	Hartford
Hubbard, Edwin N.	Middletown	Wilson, McNeil & Co.	New Haven
Jones, J. G.	Waterbury	Wilson, O. E.	Norwalk

## Union, San Francisco, Cal.

Dickinson, Leonard A. Lineburgh, Wm. G. & Son	Hartford   Pond, Jonathan W. Bridgeport	New Haven
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### United Firemen's, Philadelphia, Penn.

Bartram, A. E. & Co.		Mason, C. L.	New Britain
Bestor, Howard J.		Wilcox, Walter L.	South Norwalk
Coolidge, Clarence B.	Norwalk	Wilson, McNeil & Co.	New Haven
Hinmam & Cooke		Williams & Lawrence	Waterbury

## United States, New York, N. Y.

Lineburgh, W. G. & Son	Bridgeport	Webster, C. M. & Co.	Hartford
McWeeney, John	Meriden	Wilson, McNeil & Co.	New Haven

Washington,	Boston, Mass.	
Birmingham	Maloney, Daniel	Fairfield
Middletown	Marvin, John W.	Deep River
New Milford	Mason, Čarlos V.	Bristol
Stamford	Mason & Taft	Unionville
Litchfield	McNeil, N. A.	Lime Rock
Torrington	Morris & Nichols	Bridgeport
Waterbury	Northend, Charles A.	New Britain
Kent	Palmer & Crofut	Danielsonville
Seymour	Parker, John F.	Norwich
Putnam	Rider, Charles	Danbury
New London	Russell, Benj. A.	Greenwich
Norwalk	Soule & Staub	New Milford
Danielsonville	Sperry & Kimberly	New Haven
		Meriden
Bethel	Stickney, John N.	Rockville
		Hartford
		New Haven
Willimantic		
	Birmingham Middletown New Milford Stamford Litchfield Torrington Waterbury Kent Seymour Putnam New London Norwalk Danielsonville Bridgeport Bethel Waterbury South Norwalk	Middletown New Milford Stamford Litchfield Torrington Waterbury Kent Seymour Putnam New London Norwalk Danielsonville Mason, Carlos V. Mason & Taft McNeil, N. A. Morris & Nichols Northend, Charles A. Palmer & Crofut Parker, John F. Rider, Charles Russell, Benj. A. Soule & Staub Sperry & Kimberly

#### Westchester, New York, N. Y.

Andrew, Charles N. Bacon & Guy Cowles, G. & N. A. Gillett, Ralph Griswold, Midian N. Hall, E. D. Higby & DeForest Hoadley, Frederick B.	Middletown New Britain Hartford Winsted Meriden Bridgeport Waterbury	Nichols, H. T. Perry, Henry H. Rollin, P. C. Starr & Peters, St. John, S. Y. Sturtevant, F. C. Thompson, C. S. Todd, Cyrus A.	Newtown Southport Stamford New London New Canaan Meriden New Haven New Milford
Merrill, Homer		Williams, J. F. & Son.	Norwich

## Western, Toronto, D. of C.

Name.	Residence.	Name.	Residence.
Johnson, Wm. J.	Meriden	Lineburgh, W. G. & Son	Bridgeport
Hall & Sturtevant	Meriden	Wilson, McNeil & Co.	New Haven

## Williamsburg City, Brooklyn, N. Y.

Andross, Wm. W.	Rockville	Northend, Charles A.	New Britain
Atwater, Wm. C. Birming	gham & Waterb'y	Russell, B. A.	Greenwich
Bacon & Guy	Middletown	Sanford, Daniel	Reddingridge
Gillett, Ralph	Hartford	Sperry & Kimberly	New Haven
Higby & DeForest	Bridgeport	Stevens, A. L.	Meriden
Hill, J. H.	New London	Treadwell, L. P.	Danbury
Hubbard, H. A.	Stamford	Williams, Jerome F.	Norwich
Loomer, S. F.		Wilson, O. E.	Norwalk
Mead, M. E.	Darien		





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